Student aid ICAINSCIAIO THE MAGAZINE OF NASFAA VOLUME 21, NO. 3 2010

CALCULATORS:
FINDING THE
RIGHT FIT

PLUS:

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A Tribute to Allan Purdy

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GUIDELINES FOR TRANSCRIPT AUTHORS

Student Aid Transcript, the magazine of the National Association of Student Aid Administrators (NASFAA), welcomes submissions of magazine articles on topics of interest to financial aid professionals. Writing for *Transcript* is a rewarding way to share your knowledge with the financial aid community while enhancing your own professional development.

ABOUT TRANSCRIPT:

Transcript reaches more than 6,000 financial aid professionals three times each year. Our readers include student aid administrators, from directors to counselors to clerical staff; student loan guarantors, lenders, and servicers; and other university and college administrative staff. Transcript complements NASFAA's popular Today's News by offering in-depth analysis of current financial aid and academic topics. We also address management and professional development issues, such as technology in the workplace, leadership, and communications, to name just a few.

Transcript publishes the work of a broad spectrum of authors, including financial aid and other postsecondary school administrators, attorneys, consultants, professionals from higher education associations, freelance writers, and other individuals with expertise in areas of interest to NASFAA members. We publish articles from both the shining stars and the rising stars of the financial aid community.

HOW TO SUBMIT AN ARTICLE:

Deadlines: *Transcript* accepts articles on a rolling basis throughout the year.

Length: The maximum length of articles is 3,000 words.

Format: Articles should be saved in Microsoft Word. Other formats are also acceptable. Please contact the *Transcript* editor. You may submit articles via an email attachment addressed to ConardL@NASFAA.org or on a CD-ROM addressed to Linda Conard, NASFAA, 1101 Connecticut Avenue NW, Suite 1100, Washington, D.C. 20036.

Because *Transcript* cannot guarantee return of original manuscripts, please do not submit your only copy.

Style: Transcript articles should be written in the style of a magazine rather than an academic journal. Articles should not include or a review of literature typical of a journal manuscript; they should maintain the tone of a magazine feature throughout. (Think Newsweek or Time, rather than New England Journal of Medicine.)

Transcript articles inform readers by analyzing one or more issues, presenting instruction or guidance, or expressing an opinion. The topic should be of interest to a broad base of our membership; however, it need not be an issue common to all schools.

Examples often enhance an article and should be included when they help to illustrate a point. Sidebars are also welcome. Readers often appreciate lists of recommended resources; charts; checklists; case studies; tables or diagrams; quotations; or points highlighted for emphasis.

Footnotes and bibliographies should be avoided. When statistics or quotes are used to illustrate a point, the source should be mentioned within the text.

Artwork, such as photos, graphics, screen-shots, etc., is welcome. Please discuss proposed artwork submissions with *Transcript* editor Linda Conard before sending.

ACCEPTANCE POLICY:

Once submitted, articles are reviewed by the Editorial Review Board of *Student Aid Transcript*, a group of practicing student aid professionals who use their expertise to determine whether material is appropriate for our audience. NASFAA reserves the right to accept or reject any article for any reason.

Accepted articles are edited and published in *Transcript* magazine. NASFAA mails authors at least two free copies of the magazine. Authors may obtain additional copies on an as-available basis by contacting the *Transcript* editor.

LET'S TALK ABOUT YOUR ARTICLE:

To learn more about writing for Transcript, contact Transcript editor Linda Conard at NASFAA at 202-785-6958 or ConardL@NASFAA.org



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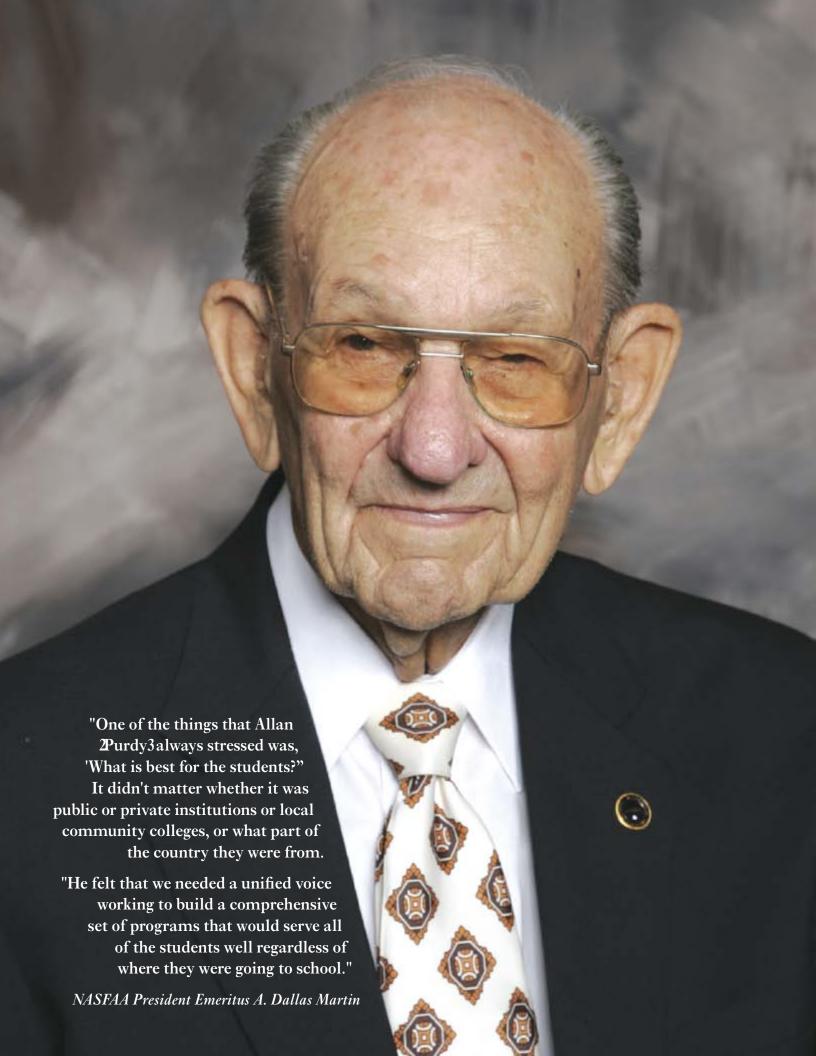
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NASFAA Mourns the Loss of Founding President Allan W. Purdy

When Allan W. Purdy, the founding president of the National Association of Student Financial Aid Administrators (NASFAA), passed away on October 14, 2010, at age 96, we lost the founder of our professional association. His life's work in promoting access to higher education will continue to change the lives of students and their families, and have infinite global and national impact, long into the future.

Purdy dedicated his life to removing financial barriers to higher education and the awards and scholarships that are named after him are a testament to his hard work and dedication to this purpose.

"With the passing of Allan Purdy, the financial aid community and students lose an irreplaceable advocate for college access and success," said NASFAA President Justin Draeger. "Purdy was a pioneer who helped create a true community of advocates dedicated to helping students achieve their higher education goals. NASFAA is just one part of Purdy's legacy and we will continue to work toward his goal of providing equal opportunity for all students."

A Life of Service

Purdy's passion for financial aid and serving students was sparked by his extraordinary life experiences. He graduated from high school without a nickel in 1932 — the middle of the Great Depression. He managed to attend college through the National Youth Administration, a newly created national work program for students. Although at 25 cents an hour he only earned \$15 a month through the program, it was enough to attend the College of Agriculture at the University of Missouri (UM), where he ultimately earned a graduate degree.

Like many financial aid administrators, Purdy ended up in the profession by chance. After graduating, Purdy taught at Rutgers University and then joined the U.S. Navy where he served as a PT boat captain during World War II. After the war, he returned to the University of Missouri to work as an extension horticulturist — driving across the state to help farmers resolve problems with their fruit and vegetable crops. As he toured the state, he met many qualified students who lacked the financial resources to attend college. He would advocate the dean to provide grant and work aid to these students to allow them to attend college. Purdy was so diligent about recruiting these students that he was promoted to assistant to the dean of the College of Agriculture. In this position, he recruited students, arranged scholarships and part-time jobs, and helped graduates find jobs.

It wasn't long before other schools on campus complained that students at the College of Agriculture were getting all the best scholarships and jobs. The UM president called Purdy into his office in 1957 and asked him to start a department in the president's office to coordinate all scholarships, jobs, and loans for all the students on campus. A year later, the National Defense Education Act (NDEA) was passed and UM's newly formed financial aid office was ready for it.

Founding a Movement

Under the direction of the UM president, Purdy began meeting with other aid administrators in the Midwest, which led to the formation of the Midwest Association of Student Financial Aid Administrators in 1962. The group attracted financial aid professionals from across the country, who began their own regional associations. By 1969 there were six regional financial aid associations that met regularly to discuss student aid issues.

During this time, Congress was working on student aid issues and looked to the regional associations for suggestions. In order to respond with a unified voice, Purdy strongly advocated for a national structure. In October 1966, he called together representatives of the existing regional aid associations and other aid administrators to form the National Student Financial Aid Council, which he chaired for three years. This group became NASFAA in 1969, and was incorporated in 1973 as a nonprofit corporation in the District of Columbia. The new organization emphasized, above all else, the needs of students.

"One of the things that Allan [Purdy] always stressed was, 'What is best for the students?'" said former NASFAA President Emeritus Dallas Martin in a 2006 interview. "It didn't matter whether it was public or private institutions or local community colleges, or what part of the country they were from. He felt that we needed a unified voice working to build a comprehensive set of programs that would serve all of the students well regardless of where they were going to school."

As the organization grew stronger over the years, a large part of that success is attributed to Purdy's tireless efforts and ability to build strong relationships with key policymakers and higher education advocates. He developed a reputation for being an excellent witness at congressional hearings and established NASFAA has a trusted resource for financial aid information.

"Purdy was a pioneer who helped create a true community of advocates dedicated to helping students achieve their higher education goals. NASFAA is just one part of Purdy's legacy and we will continue to work toward his goal of providing equal opportunity for all students."

NASFAA President Justin Draeger

In 1975, NASFAA awarded Purdy the first Lifetime Membership Award, the highest award that NASFAA can bestow — and one of many awards Purdy would collect over his career.

Purdy retired in 1979 and was appointed to the Missouri Higher Education Loan Authority's (MOHELA's) Board of Directors in 1981 where he served for more than 20 years. During that time he worked to implement borrower benefit programs including loan forgiveness and low interest rates. The Purdy Scholarship Fund to benefit students demonstrating the greatest financial need was also established to honor his legacy.

At the 2006 NASFAA National Conference in Seattle, Purdy told his financial aid colleagues, "It has been a wonderful 40 years of service to students."

"It is, I'm sure, a wonderful experience to each of you when you see students that have long-since graduated and now are gray-haired, and they thank you for what you have done for them over the years," Purdy added. "That is your overtime pay. Certainly we are not in the highest paid profession, but I think that we have the highest rewards for the work that we have done."

Purdy is survived by his wife Vivian and their four children, Robert, George, Ray and Christina, and their families. By Haley Chitty, Director of Communications. He may be reached at ChittyH@NASFAA.org

This article is excerpted from an announcement that appeared in NASFAA's Today's News on October 14, 2010.

To learn more about Allan W. Purdy's tremendous impact in shaping student aid and our profession, read "NASFAA History: 1966-1985" by Steven L. Brooks at www.nasfaa.org/Publications/2001/Nhistory66-85.html

"[Allan Purdy] was an incredible man who helped shaped the profession to which many of us have dedicated our lives."

2010-11 NASFAA National Chair Laurie Wolf

Remembering Our Friend, Allan W. Purdy

Six former NASFAA presidents share a few thoughts about NASFAA's founding father.

I first met Allan on October 25, 1969, at a meeting of the National Council held at the Waldorf-Astoria Hotel in New York City, in conjunction with the College Board's annual meeting. At that time, my boss and mentor, Harry Collins, who was director of financial aid at the University of Northern Colorado, was a RMASFAA representative to the Council, and he invited me to accompany him to the meeting. Harry had spoken often of Allan's leadership in founding the association and his superb advocacy in developing and improving the existing federal student aid programs.

As a new financial aid administrator, I was excited and yet humbled to have the opportunity to meet the man of whom I had heard so much. In my mind, I had pictured Allan as a strong, imposing, take-charge John Wayne kind of a person, given the reputation that had preceded him. To the contrary, when we first met, I found him to be a warm,

outgoing, unassuming person, who immediately made you feel as if you belonged and was anxious to get your thoughts and point of view on the issues that were being discussed. From this first encounter, I realized I had met a visionary person who had earlier welded together the diverse regional associations into a national association that was to provide an effective voice for its members. He then gracefully stepped out of the top leadership spot and encouraged others to come forth and lead, while he quietly continued to do much of the association's heavy lifting behind the scenes.

While Allan purported to be a simple country gentleman from Missouri who did not understand the sophisticated workings of Washington, DC, he in fact was a masterful politician. My first experience in observing these skills came on March 31, 1971, when I was invited, along with Carroll Parish, Grant Curtis, Wally Douma, Eunice Edwards and

Jack Sheehan, to accompany Allan as he gave testimony before the House Sub-Committee on Education. During the questioning period, Allan knew exactly how to respond to each member's question, and when to ask one of us to further embellish upon his response. As an undergraduate theatre arts major, I knew right then and there that I had seen a masterful performance.

From my first meeting with Allan to my last, we became good friends and professional colleagues. Over our 40 plus year association, I have always been grateful for Allan's advice and counsel, his friendship and support, and his untiring devotion to our profession. Like others, my wife Jill and I feel truly blessed to have known Allan, Vivian, and their children.

NASFAA President Emeritus A. Dallas Martin When I was a fledgling NASFAA officer in the early seventies, Allan Purdy burst large upon my learning curve. The NASFAA Washington office had just opened. Instead of just telling us how to make our voices heard, he showed us. I remember trailing him along with with Joe McCormick, Edson Sample and others to the American Council on Education and other higher education headquarters at One Dupont Circle. Allan introduced us, informed the president and governmental relations director that NASFAA now had a Washington office, discussed some of our concerns and asked them to involve us in their deliberations on student financial aid. He then took us up to the Hill to talk with the majority and minority chief counsels and staff directors of the House and Senate full committees and subcommittees. He impressed upon us the importance of talking to both the Democratic and Republican staffs, noting that the pendulum always swings.

Over thirty years later in 2007, I had just returned home from the NASFAA National Conference in Washington, D.C. The phone rang and an unidentifed booming male voice congratulated me on an award I had received at the conference. He was 93 years old then. That was the kind of caring human being Allan Purdy was.

He was a great and gracious mentor with a twinkle in his eyes, always good for a warm story and gentle encouragement. Allan Purdy was our hero and exemplar.

Millie McAuley NASFAA President 1976-1977 A guileless Lyndon Johnson, Allan Purdy labored for others with no thought of personal aggrandizement. He would go to any length lobbying for student aid. When he wrapped those long arms around your shoulder and shared his enthusiasm, it was contagious. Stories illustrating his passion for the cause are legion, including the time he had coffee with Congresswoman Edith Green in her bedroom to push aid legislation.

He held together factions from all regions of the country in a National Council for a period of years, culminating in a Washington meeting of representatives to form a more permanent organization. Each of the current regions sent one individual, from east to west, north and south. Through the mere strength of personality, Allen locked the group in a hotel bedroom for days, from early morning to late into the night. A Constitution was adopted. NASFAA was born. His greatest challenge for the next several months was convincing a national audience that a representative from the Southern Association should be the first NASFAA President. For this I am eternally grateful.

As we pay tribute to the father of our country, so let us pay homage to the father of NASFAA, Allan Purdy.

Ken Wooten NASFAA President, 1969-1970

I have wracked my tired old brain to try and come up with something from my long and cherished association with Allan. He was truly a remarkable human being, one to whom I shall always be in awe for the many things which he did to advance educational opportunity and our profession.

Robert P. Huff NASFAA President, 1979-80

"He was a great and gracious mentor with a twinkle in his eyes, always good for a warm story and gentle encouragement. Allan Purdy was our hero and exemplar."

Millie McAuley NASFAA President 1976-1977 How does one write about Allan Purdy? There are so many wonderful adjectives which one can use to describe him. It was my privilege to meet Allan for the first time in 1962 at the founding meeting of MASFAA. Through the years a close personal friendship developed with him and Vivian. Also, it was always nice to be with his children—Ray, George, Robert, and Christina—when they would occasionally accompany Allan to meetings.

It is impossible to speak about Allan in just a few words*. Certainly all of those who knew Allan personally were much the better for it. His contributions to the higher education community and the financial aid profession are numerous. Institutions and their students have all benefitted from his insightful and capable leadership and tireless efforts on their behalf. There will not be another Allan Purdy – that's for sure.

*(Edson forwarded to Transcript nine pages of personal memories that he'd shared with Allan's family.)

Edson Sample NASFAA President, 1974-75

When I became involved in student financial aid in 1967, Allan Purdy was already a legend and well known throughout the higher education community. Later on as I became more involved in NASFAA, I had the good fortune to finally meet Allan and have a lengthy discussion on the financial aid issues of the day and what NASFAA's role should be. The thing that impressed me the most about Allan was how genuine and accepting he was of all those he came in contact with. Here I was a neophyte in the business and Allan was treating me like we had been friends for years and taking plenty of time to answer my questions and give me sound advice.

I will never forget the final word of advice he gave me as our conversation came to an end. Allan said to me, "young man, always remember to keep one ear to the ground and ride tall in the saddle!" As I walked away, I kept trying to envision how one would do that! But all these many years later, Allan, I have tried to do just that. Thank you Allan for all you did for me and my profession. May God bless and keep your family and may all of us strive to continue to serve students in the manner and spirit that you inspired us to for so many years.

Joseph L. McCormick NASFAA President, 1977-78

NET PRICE CALCULATORS:

With one year remaining, most post-secondary institutions are still working to meet the net price calculator (NPC) implementation deadline. The buzz from eight packed NPC sessions at NASFAA's annual conference in July is triggering new debates: Does accuracy matter? Who will own the collected data? How much work does an institution's staff need to do to implement an NPC? Will the NPC mandate create a move toward earlier aid awards?

FINDING THE RIGHT FIT

NET PRICE CALCULATOR MANDATE,

One Year to Deadline

By Mary A. C. Fallon

Some aid administrators have expressed concern that the federal government's free calculator template, while accurate to the letter of the law, may not fully meet their needs. With the federal option plus at least 10 NPC providers in the market, institutions must evaluate the offerings and compare how different calculation methods will best communicate affordability and education value. Some administrators fear students and families will misunderstand aid estimates. Many are also wary that peer institutions will offer more appealing calculators, or that implementing an NPC will burden an already overworked staff.

"Everyone is wringing their hands over the NPC," said Mary Benda, financial aid director of Salem State College in Massachusetts. "It is just another thing we have to do. The amount of changes in the last two years both at the state and federal level have been overwhelming enough."

Federal legislation passed by Congress in 2008 defines estimated net price as the difference between an institution's average, total price of attendance (the sum of direct and indirect fees including tuition and fees, room and board, books and supplies, and other expenses including personal expenses and transportation for a first-time, full-time undergraduate student) and need- and merit-based grant aid awards. The legislation does not allow inclusion of private grants and scholarships in the calculation.

NPC Advocates and Detractors

Advocates and detractors of the unfunded mandate believe broad implementation of net price calculators on nearly 7,000 post-secondary institutions' websites will have a deep impact on higher education.

Among those concerned about changes NPC's may bring is Kent Barnds, vice president of enrollment, communication, and planning at Augustana College in Illinois. Writing an opinion earlier this year for *Inside Higher Ed* titled Net Price vs. Net Worth, he worried that price, not value, will drive college choice.

"I fear the NPC will not allow students to reach the point where they can fall in love with their dream school and make a well-informed decision, but rather force them to just settle on a college," Barnds stated. "It also could perpetuate the phenomenon of qualified students 'under-matching' — the latest term used to describe when students choose not to enroll at the college that is their best match, academically and co-curricularly, and choose a college based on the lowest cost. Furthermore, focusing on price foremost clouds the idea that a 'value gap' exists between colleges."

Although Barnds is not alone in his skepticism, some universities saw great value in offering prospective students and their families sophisticated online calculators years before the mandate. Institutions such as Princeton University, Bradley University, Purdue University, and The University of Texas System relied on their financial aid administrators and information technology experts to craft algorithms that determined aid estimates. Other early implementers, such

as Amherst College, the Massachusetts Institute of Technology, Williams College, and Yale University, chose to buy from an NPC provider. Early aid estimators, created with no federal minimum requirements for student cost and aid information, varied widely, yet heralded the trend toward cost transparency.

"We wanted to counteract the overriding impression that colleges like Princeton are not affordable," explains Robin Moscato, Princeton University's financial aid director. Moscato said Princeton University's primary motivation for building its Financial Aid Estimator (available at www.princeton.edu/ admission/financialaid/estimator/) in 1998 was to improve the economic diversity of its student body by communicating changes in aid policies that offered more generous awards. "Colleges like Princeton can be the most affordable for low-income students. Even students from families earning \$100,000 can receive generous aid packages. You want to get reality out there."

Moscato credits Princeton's NPC for playing a significant role in increasing the university's applicant pool from 10,000 a decade ago to 27,000 economically diverse prospects today.

Aid-estimator innovator Matt Orem, director of college access initiatives for The University of Texas System (UT), shares Moscato's view about the positive impact of providing net price estimates. The first basic financial aid estimator for UT's nine institutions "was extremely effective with low-income students and parents in overcoming perceptual obstacles about the affordability of college," Orem said.

Today the majority of students applying to Princeton use its estimator and receive aid that is "at least as good as what the Estimator showed they would receive," Moscato said. "We were concerned about carefully crafting disclaimers, but in 12 years it has taken almost none of our staff energy to mop up the damage an incorrect estimate might incur."

High calculator usage at Princeton is consistent with the experience at Purdue University, whose three-year-old online Financial Aid Estimator (available at www.purdue.edu/apps/onepurdue/finaid/) is used by about 10,000 students a month from August through April.

"Maybe more than anything, transparency helps us to reduce unrealistic expectations families may have about the net cost of attending Purdue," said Joyce J. Hall, Purdue's financial aid director.

After 25 years of doing individual aid projections by hand, three years ago 5,000-student Bradley University of Peoria, Illinois tapped a talented campus IT expert to build an algorithmic-based calculator that became the centerpiece of its enrollment management strategy. Each season the university runs about 900 simulations and shoots for 95% accuracy.

"The lack of transparency in the industry was a great opportunity to make our university distinctive," said David Pardieck, Bradley University's director of financial assistance and associate director of enrollment management. "The better information families have, the better decision they'll make. Now we are concerned with the NPC mandate because we lose a competitive advantage."

Forty percent of Bradley's freshman class last year used its calculator to get an estimate before applying. Bradley University uses an approach Pardieck describes as "layered simplicity." Its Early Estimator asks for a student's academic profile and provides merit aid information. At that point, a student can log-off the estimator and return later, or move on to providing financial information to get a need-based grant estimate. The next step provides a breakdown of payment options. Bradley's strategy is to move families from a discussion about price to one of value and from affordability to "manageability," or what Pardieck calls "bite-size monthly payments."

NPC OPTIONS

Today, a plethora of technology options leave institutions evaluating the merits and tradeoffs of:

- building an NPC in-house;
- using the free federal calculator template;
- buying a self-service shell and adding data to predefined tables;
- using a free NPC provided by a state or professional organization; or
- purchasing customized NPC technology.

After the federal mandate passed, the flagship University of Arkansas at Fayetteville was among the first to buy, not build, a custom NPC.

"We did not want to reinvent the wheel and build one, which we thought would take us a year," said. Financial Aid Director Kattie Wing. "I didn't want to take our technical people away from other responsibilities in the office and we didn't want to have to do the updates every year."

Wing uses a customized NPC service that includes all nine federal and 605 state aid formulas along with an institution's own aid logic and policies and uses dynamic help, skip logic, and automated error checking (See universityofarkansas.studentaidcalculator.com).

She admits being nervous early last spring when prospective students of the University of Arkansas asked how much aid to expect. Wing wasn't sure how students and their families would react to being directed to a new, online calculator, instead of a staff member, for an estimate. Although she took the precaution of basing the university's custom calculator on conservative aid-packaging logic, it was the first time that potential applicants typed their information

NPC: The Decision Process

The Princeton Review received 378 responses to its poll of 1,000 university presidents, deans of enrollment, and heads of financial aid offices in August 2010 about NPCs. Highlights of the results appear below:

- 83% of respondents consider themselves lead decision makers (38%) or active participants (43%) in the NPC decision process.
- 94% said that they feel either well informed (56.6%) or somewhat familiar (37.2%) with the requirement.
- 94% said that they are aware of the NPC requirement.
- 85% said that they understand the difference between a financial aid estimator and the net price calculator as it is defined in the HEOA.
- 83% have either chosen how they will meet the NPC mandate (42%) or are in the process of reviewing their options (41%). An additional 12% said they have discussed but have not started a process for reviewing the school's options. Only about 5% said they have either not begun discussions (2.7%) or are not aware of how the school will respond to the requirements (2.4%).
- 50% reported that ED's NPC template is not accurate enough for their students and 26% reported that they would have preferred that the federal template allow for more customization. Only 4% (16 respondents) reported that the federal template is an easy and efficient way to comply with the mandate.
- 50% (183 respondents) felt that an external vendor is the correct approach to the NPC, while 25% felt that an outside company would be unable to handle their highly complex awards process, and 21% felt an outside provider is probably too expensive. About 12% felt that getting a calculator in a "package deal" would make it harder for them to change vendors or consultants in the future.
- 39% plan to implement their NPC this year, and 43% plan to implement by mid 2011. An additional 18% plan to implement the NPC in October, 2011, the deadline mandated in the HEOA.
- Of those planning to implement in 2010 or mid-2011, 46% say that they have chosen how they will approach the mandate, 53% feel that an outside vendor is the correct way to approach this, and 3.7% feel that the federal template is an easy and efficient way to comply.

Additional information about *The Princeton Review* is available at www.princetonreview.com.

Source: The Princeton Review, Inc. Copyright 2010. Used by permission.

FEDERAL NPC TEMPLATE

LIMITATIONS:

When determining Expected Family Contribution (EFC) to make need-based awards, the federal calculator template:

- 1. Does not consider some of the key components in the Federal Methodology EFC calculation, including assets, household size, a student's and parents' state of residency, parents' age, and income exclusions (child support paid, education credits, etc).
- 2. Calculates EFC using fixed, predetermined parent and student contribution amounts hard-coded within it.
- 3. Does not ask merit-aid criteria questions. Its need and merit grant aid estimates are made using only need-based information so merit aid estimates are largely inaccurate.
- 4. Provides limited guidance about what is "income," especially items classified as untaxed income for FAFSA purposes and for items in the adjusted gross income that are excluded from the EFC.
- Does not include an accommodation to display loans and work-study as ways to pay.
- 6. Displays in English only.
- 7. Customized output to students limited to adding a few lines of text to footnotes.
- 8. Offers no way for institutions to gain prospective students' contact information.
- 9. Requires a normalization of data to remove outliers that skew aid results.

ADVANTAGES:

- 1. Meets HEOA requirements.
- 2. It is free.
- 3. If peer institutions use it, net price results (which are based on prior-year data) will be comparable.

into the calculator and later were able to compare aid estimates generated by the NPC against actual awards.

"I was surprised," Wing said. "We haven't had one complaint. It is fabulous."

The University of Arkansas NPC offers optional registration to gain data that could provide new insights and improve its ability to compete with other state universities. Many institutions are considering the most basic NPC option: the federal template. Described by the Association for Institutional Research as a "one size fits all" solution, the federal template features as look-up table design that asks no merit aid questions. While it meets all federal requirements, the federal template does not address several key components that the Federal Methodology (FM) uses to determine Excepted Family Contribution (EFC).

Defining accuracy as offering students estimates based on assigning them to their correct FM EFC range, research by Student Aid Services presented at the July NASFAA conference shows the federal calculator template produces the most accurate net price estimates when three conditions are met simultaneously:

- a student is from a low-income household,
- the institution awards need-based aid strictly according to FM need analysis, and
- the institution does not discount tuition and offers little or no merit aid.

Testing by Student Aid Services of the federal template's EFC methodology using 145,490 actual dependent and independent students' financial profiles found 70% fell outside their correct FM EFC range. Even when the federal template assigns a student to the correct EFC range, aid results can be inaccurate because need-based criteria are used to determine merit aid estimates. Regardless of whether an institution offers little or no merit aid, In its April 2010 Alert (#38), AIR recommends a careful analysis and "normalization" of need-based aid data by removing outliers.

"The federal template is imperfect in how it estimates expected family contribution to determine aid. If you normalize aid data distribution, you'll be approximately right, but if you don't you'll be precisely wrong," said Lefter Daku, Ph.D., associate director of research and planning for Virginia Polytechnic Institute & State University and

member of the Technical Review Panel that made recommendations for the design of the template. "By normalizing grant aid data, the template can be more effective at providing better estimates."

Normalizing grant aid data requires addressing special circumstances and understanding grant aid patterns. According to Daku, it also requires a technical expertise that many schools lack.

A specific concern about the federal template is that the EFC can be exaggerated, often making a college appear more expensive than it actually is. The template can also greatly overestimate the amount of financial aid a student will receive. That possibility concerns Salem State College in Massachusetts, one of the first institutions to post an NPC based on the federal template.

"The reason we put the federal template up last February had nothing to do with the NPC calculation," said Mary Benda, Salem State College's Director of Financial Aid. "Title X alternative loan disclosures require a self-certification form for students and parents showing aid and COA and the template shows that information, saving us two staff members' time doing that work."

Benda, from a major commuter college offering 40% of its students Federal Pell Grants, worries that many schools lack funds to buy a custom NPC or the IT resources to normalize data, so "comparisons aren't going to be fair. One will be accurate and others, like us, will not be true estimates. Students are not going to get the comparisons that I think were the intent of the law."

Differing NPC accuracy capabilities were not the only topic causing a buzz at NASFAA's annual meeting last July. Institutions using The College Board's self-service template (expected to be available in October) will have their NPC's accessed via www.collegeboard.com pages as well as their own, according to Anne Sturtevant, the organization's director of enrollment services and access initiatives. The College Board plans to allow students to see all the NPCs of colleges using its tool so they can compare institutions at its website, in addition to visiting colleges' websites.

Another self-service NPC shell is the Voluntary System of Accountability's (VSA) new version of its College Cost Calculator, offered free to its 330 public land-grant college members as part of its College Portrait service. It is available at www.collegeportraits.org/files/ CalculatorConfigGuide.pdf.

Unlike institutions in other states, Texas' public institutions are required by a new state law to link to the free, FM-based Texas Aid for College NPC (available at collegeforalltexans.com/apps/CollegeMoney) that compares three Texas colleges at a time. Hosted by the state, this NPC is not designed to provide institutions with students' contact information. Texas public colleges can choose to host an NPC on their websites. Texas also offers its NPC free to private, in-state colleges. So far, other states have not announced similar efforts.

After using the VSA's original NPC while UT schools used their own aid estimator, Texas A&M's Pettibone appreciates the consistency of NPC comparisons Texas Aid for College will bring.

"If you can show that not all students pay sticker price, it's an advantage, not a disadvantage," Pettibone said. "The true concern is having an NPC that is vastly different than another college you're competing with."

Despite the appeal of the concept, a centralized, state-sponsored NPC could be problematic for institutions with widely different aid policies. Without consensus among member institutions on the methodology needed for accurate estimations, users would have to settle for the lowest common denominators in terms of inputs, customization options, and messaging.

LOOKING AHEAD

Joe Russo, The University of Notre Dame's director of student financial strategies, and enrollment management expert Jack Maguire, envision both reward and risk from the NPC mandate.



Institutions are particularly concerned with timing, Maguire said. He cites the example of a high school senior getting an aid and net price estimate from an NPC in October that won't reflect the changes in aid awards an institution will make in the spring after reviewing its applicant pool and determining how to meet its revenue and enrollment goals.

"There is a level of cynicism about the mandate in higher education, which is notoriously conservative," Maguire said,"NPC's are challenging for institutions, especially for institutions that don't have billions in endowments to support a cost transparency message."

With 46 years financial aid experience, Russo reflects that while NPC's will cause significant disruption among institutions, the cost-transparency mandate affords "a much bigger opportunity for institutions not to simply compare themselves on price, but also to talk with students and their families about outcomes like retention and on-time graduation rates, the satisfaction rate of alumni, loan-default rates, acceptance to graduate schools, average need-based indebtedness, and salary levels of alumni 10 years out. Should not the typical consumer be looking at these types of outcomes?"

Russo's "bigger opportunity" perspective is supported by the level of personalized information and content flexibility possible in the most advanced NPC technology offered today.

UT's Orem sounds hopeful that net price calculators can have positive impact on one of the nation most fundamental higher education objectives: access. He speculates that "the more accurate NPC's that institutions are investing in now may have a policy outcome that could increase access over time. The more comfortable institutions, states, and the federal government get with offering early estimates, the more comfortable they may be with making actual early awards. On balance, this may be the larger policy point of the whole movement behind NPCs."

Mary A. C. Fallon is a communications consultant, freelance journalist specializing in technology and education, and documentary filmmaker. Her clients include Student Aid Services, Inc.

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Disclosure: Please note that Student Aid Services is an advertiser and supporter of *Student Aid Transcript* magazine.

NPC SHOPPING CHECKLIST

- Ability to Replicate Needs Analysis
- Features and Functions
- Customizable Features
- Accuracy
- Student's Use Experience
- Option to Show Self-Help Aid Options
- English, Spanish, Other Languages
- Compliance with Disabilities' Law
- Student Data Ownership
- Hosting and Maintenance Requirements
- Enrollment Management Options
- Internet Browser Capability
- Mobile Devices Capability
- Current Clients' NPC URLs
- Use of Subcontractors
- Future Product Features
- Set-Up Time and Process
- Testing Time and Process

A SAMPLING OF NPC PROVIDERS (as of September 30, 2010)

- 1. AidCalc by EDspertise, LLC
- 2. The College Board, Inc.
- 3. Education Dynamics
- 4. Hardwick Day, Inc.
- 5. National Center for College Costs, LLC
- 6. Noel-Levitz, Inc.
- 7. Simply Apply
- 8. Student Aid Services, Inc.
- 9. The Whelan Group, Inc.
- 10. Texas Aid For College by Texas Higher Education Coordinating Board
- 11. Voluntary System of
 Accountability, a copyrighted
 program of the Association of
 Public and Land-grant
 Universities
- 12. U.S. Department of Education

Understanding ED's Net Price Calculator



The Higher Education Opportunity Act (HEOA) requires that all Title IV

institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students post a Net Price Calculator (NPC) on their websites by October 29, 2011. Institutions may meet this requirement by using the U.S.

Department of Education's NPC template or by developing their own customized calculator that includes, at a minimum, the same elements as the Department's template.

To help institutions meet the NPC requirement, the Department has designed and developed a fully functional net price calculator template available to all Title IV postsecondary institutions for use on their institutional websites. Using both student-entered and

institution-provided data, the Department's NPC template allows prospective students to calculate their estimated net price at an institution based on the following basic formula: Price of attendance minus grant aid.

The Department's template was developed based on the suggestions of an IPEDS Technical Review Panel, which met on January 27-28, 2009, and included 58 individuals representing the federal government, state governments, postsecondary institutions from all sectors, association representatives, and others. There was a 30-day public comment period following the meeting of the TRP from which additional feedback was received for its development. The Department's template was also tested with campus and higher education association representatives.

The Department's net price calculator template is available at nces.ed.gov/ipeds/resource/net_price_calculator.asp. A NPC Quick Start Guide available for download is designed to walk users through the basic steps required to use and configure the Department's NPC template. The Department will make an updated template available annully.

MINIMUM REQUIRED ELEMENTS

Institutions that choose to customize or build their own net price calculator must include, at a minimum, the following input and output elements.

Input elements must include the following:

• Data elements to approximate the student's Estimated Family Contribution (EFC), such as income, number in family, and dependency status or factors that estimate dependency status

Output elements must include the following:

- Estimated total price of attendance
- Estimated tuition and fees
- · Estimated room and board
- Estimated books and supplies
- Estimated other expenses (personal expenses, transportation, etc.)
- Estimated total grant aid
- Estimated net price
- Percent of the cohort (full-time, first-time students) that received grant aid
- Caveats and disclaimers, as indicated in the HEOA.

For additional information on the NPC requirement and the Department's NPC template, please visit nces.ed.gov/ipeds/resource/net_price_calculator.asp or contact Archie Cubarrubia, IPEDS Survey Director, Student Financial Aid at Archie.Cubarrubia@ed.gov.

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Is a Customized Net Price Calculator for You?



By Heather Kerrigan

Many colleges are making difficult decisions about the best way to comply with the new Net Price Calculator (NPC) mandate.

Options for building a NPC include using in-house resources to build a system in compliance with the mandate, purchasing a product designed by a number of providers, or using the Department of Education's template.

We asked several providers of customized NPCs about the services they provide and potential challenges facing institutions. Here are their edited responses.

Why was there a need for your company to develop a Net Price Calculator (NPC) service for campuses?

Lisa McCarty, AidCalc: After the release of the federal template, college administrators began searching for more accurate and customizable options. It is the mission of AidCalc to provide a customized NPC that is tailored to the uniqueness of each school. Our NPC uses actual costs, grant amounts for the upcoming year, and merit criteria to achieve the most accurate results. Our NPC can respond to mid-year starts, accelerated programs with year-round Pell, and non-standard terms.

Jeff Whorley, Student Aid Services, Inc.:

We have been developing customized NPCs for colleges for over 10 years, long before the HEOA mandate. Our college clients realized that an accurate financial aid calculator can be an ideal way to communicate with prospective students to let them know that an education at their college can be affordable. Our calculator technology also can help reduce stealth applicants by identifying and communicating with students, and can help match an institution's discounting and enrollment objectives to appropriate prospective students.

Rob Baird, Noel Levitz: The desire for NPCs is coming from students and families. Noel-Levitz has been monitoring the demand for these in our market research. Students and families want a fast, easy way to answer the question, "What will it cost to attend college?" Noel-Levitz developed the TrueCost CalculatorTM so that institutions could provide accurate cost estimates that reflect their unique merit aid programs.

We wanted to provide a straightforward tool for students and their families. Some calculators require a full FAFSA data set, which can be daunting for some students and can lead to lower completion. Through strategic choices on queries, we were able to greatly reduce the complexity without sacrificing accuracy.

Anne Sturtevant, College Board: The College Board was approached by its members to offer a NPC. In making this request, they expressed confidence in the organization's ability to provide a service that would focus on the needs of students and parents and at the same time deliver a solution to institutions faced with meeting a new

regulatory requirement. Developing the

service was an opportunity for us to assist institutions in a convenient and cost effective way, while supporting the needs of students for clear and consistent answers to questions about college costs.

What do you provide that is not provided by the U.S. Department of Education's NPC template?

College Board: The primary differences between the College Board's NPC and what can be accomplished through the ED template are:

- The ability to perform a full FM calculation of the Expected Family Contribution instead of using average EFCs based on less financial data;
- The ability to customize the calculator to the extent desired to reflect not only need analysis preferences but institution-specific awarding policies related to need-based and non-need-based aid.
- The ability to treat students with different characteristics differently, which institutions may find helpful in targeting messages and in providing the best possible estimates of costs and potential aid eligibility.

Student Aid Services, Inc.: Our

ThinkAheadTM technology is highly customizable, ensuring the net price calculator not only fulfills the federal mandate, but also serves the prospective student and the institution. Our technology mimics an institution's internal awarding policies and programs to calculate an EFC and expected awards with +\$5 accuracy before subjective awards and professional judgment are applied. We provide institutions the opportunity to customize the look and feel of their calculator and to message specifically to their prospective students their value statement and affordability. Our question sets can be customized to meet the college's needs, as well as the desired user experience. Institutions can use our technology to collect and control user data to allow direct follow-up to students with customizable registration and detailed reporting. We also provide institutions advanced functionality including calculators that reach additional populations (transfer, international, graduate, etc.), military aid estimates, Spanish translation, and inclusion of self help aid in NPC aid estimates.

Noel Levitz: While ED's NPC is useful, a general federal level of calculator does not provide a high level of customization. Noel-Levitz developed our NPC, the TrueCost CalculatorTM, so that every institution that uses it could provide accurate cost estimates that reflect that institution's unique merit aid programs. The goal is to provide an accurate estimate of the total out-of-pocket cost to attend a specific college or university.

AidCalc: The Department of Education template uses a highly simplified EFC estimation, prior year costs and median grant amounts, with no way to consider merit-based aid eligibility. In addition to a net price estimate, we can offer an estimate of eligibility for Federal Direct Loans, Work-Study and other self-help aid, which is not included in the ED template. We allow the college to optionally collect student contact information, generating leads for their Admissions Office. Our web analytics give colleges valuable calculator usage statistics. We also offer options to include information for populations other than the first-time, fulltime undergraduates covered by the HEOA requirement, and multilingual translation to better serve a diverse prospective student population.

What are the benefits of a customized NPC? Are there any drawbacks?

Noel Levitz: The number one benefit is accuracy. Any institution that awards merit aid will inherently have unique awarding parameters. In order to provide an estimate that reflects the true cost of attendance, it's important for an NPC to reflect those parameters.

That estimate doesn't just benefit students and families. It also allows campuses to present their full aid awards to students, and therefore serve their campus missions to provide greater access to higher education.

Customization does require an investment of time and data management on the part of a campus, which is why it's important to develop an implementation process that's straightforward and streamlined.

AidCalc: A customized NPC gives schools the ability to express the uniqueness of their programs. College administrators know their prospective students and how best to communicate with them. Customizing the look and feel also gives a sense of continuity

and integration into the rest of the school's website.

We do not see any drawbacks to a customized NPC that includes all of the required elements for compliance.

College Board: For many institutions, the primary benefit would be the ability to provide more complete information to the student and family, and to supplement information about financial aid eligibility with messages the institution would like to convey in order to develop a relationship with the student. It may take a bit more time to customize a calculator – depending on how complex an approach is desired – so an institution may want to have the ability to control the extent of customization and have the option to start with a simple approach and add features incrementally over time.

Student Aid Services, Inc.: The benefits include: accurate EFC calculation; accurate aid award; enabling users to submit contact information which allows colleges to establish dialogue with prospective students, providing students with information about financial aid and academic opportunities, giving colleges the chance to communicate with students before they become stealth applicants or choose not to apply; and promoting the school's marketing, enrollment, and admissions messages.

What types of higher education institutions will benefit the most from your NPC service, and why?

Noel Levitz: The TrueCost Calculator is ideal for institutions that have financial aid mixed with merit-based awards. It works equally well for merit-based awarding with need-based requirements.

AidCalc: All institutions can benefit from our accurate, customized NPC. Schools with merit-based aid or complex packaging models may be especially interested in our service. We also have valuable experience working with schools whose programs use non-traditional term structures, and have developed some useful customizations for helping students better understand net price for these programs.

Student Aid Services, Inc.: Any institution that wants to promote the value it offers prospective students will benefit from our service. Schools that discount tuition, offer merit aid, use a need analysis other than strict FM, do not meet full need, or want to use their NPC to contact prospective students will especially benefit from the ThinkAheadTM NPC.

College Board: We believe that all types of institutions can benefit from using the College Board's NPC.

What are some problems campuses might encounter if their NPC is not accurate?

College Board: In the case of NPCs, we may find that 'accuracy' is in the eyes of the beholder. An aid administrator would likely describe 'accuracy' in relation to the calculation of family contribution and how closely the estimated award mirrors what would be an actual award given the same data from the family. On the other hand, the family may define 'accuracy' as a match between the estimated award they received through a NPC three years ago and what they are actually offered when they are at the point of college admission. The problem facing institutions is that while they have some control over the mathematical accuracy of the family contribution and their packaging parameters, they have no control over the accuracy of the data the family has entered. So the problem will be in managing expectations so that students and families understand that net price estimates are, at best, an indication of eligibility based on selfreported and unverifiable data.

Noel Levitz: Inherent inaccuracies in an NPC can cause two major problems. On the front end of the college search process, an inaccurate estimate could make a college seem more expensive than it is, driving away potential students. This can be an issue with the federal calculator, because it can't be customized to reflect the full spectrum of campus-specific aid available. On the back end, if a cost estimate is not accurate, a college may have some applicants or accepted students questioning why their estimates didn't match their final aid offer.

Student Aid Services, Inc.: A NPC that underestimates grant aid or fails to show additional non-grant resources to help families pay for college may result in students failing to apply. An NPC that overestimates grant aid even when users enter accurate data will result in unhappy applicants whose actual aid awards do not match the results given in the NPC.

AidCalc: If net price is estimated too high, students may see the school as unaffordable and choose not to apply, even those who may actually have been able to attend. Schools with merit-based aid using the federal template would be especially likely to miss desirable prospects this way.

If net price is estimated too low, students will be disappointed by their final aid packages, starting the relationship with the school off on the wrong foot. Responding to complaints and appeals would also increase the administrative burden on the financial aid office.

How do you work with campuses to ensure they have an accurate NPC? How easy is it for schools using your calculator to update the tool for each award year?

Student Aid Services, Inc.: We do all the programming and, based on the institution's guidance, establish all awarding rules to decrease the burden on schools. Initial implementation involves a short conference call to instruct us on a school's approach to need analysis and award packaging. Our automated testing system allows us to test thousands of award cases prior to giving clients a link to their beta calculator.

Updates require even less effort for schools, since they typically involve only changes to table values rather than to the underlying programming logic.

Noel Levitz: Each campus we work with has a two-member team: a financial aid consultant and a technical expert. We make sure a campus is asking all the right questions and collecting the relevant data, as well as making sure the process of entering all of that information into the NPC goes smoothly.

Maintenance and updating is very easy for campuses. Noel-Levitz handles all the maintenance, including ensuring the calculator is in compliance with federal

requirements. If campuses need to update the tool, it's an even easier process than setting up the calculator and can be done a few hours, with or without the help of Noel-Levitz.

College Board: The College Board's NPC includes a preview feature that enables administrators to set their parameters and run the results for each case being tested. The administrator can tweak the set-up until the desired outcomes appear. The "ease" of updating the calculator from year to year will depend on how many, if any, changes are desired beyond updating cost of attendance figures and the like. Because our model is online self-service, administrators can make updates on their schedule and as their time allows, and they can change from one academic year to the next at their discretion.

AidCalc: With our staff's extensive financial aid experience, we are able to translate a school's packaging documentation for the upcoming academic year into an accurate NPC that yields an individualized calculation for each prospective student. We use our test data to verify the calculations are accurate. We enjoy the collaborative process, and invite schools to be as hands-on or as hands-off as they prefer throughout the design phase.

There is no manual updating required by the school. Each year, schools can let us know what changes have been made to costs and aid eligibility, and AidCalc staff will update the calculator accordingly.

What are some of the most common factors that can make a NPC estimate inaccurate? And how does your NPC service compensate for these factors? How does your NPC service reduce campuses' administrative burden?

College Board: The largest single factor that will cause an estimate to be inaccurate is likely to be incorrect information entered by the family. To minimize that occurrence, our calculator includes help text associated with most questions and a customer service phone number for families to call for help in answering questions. Within the factors that can be controlled by institutions using our service, an actual calculated family contribution based on comprehensive information is likely to produce a better estimate than using an average EFC. Having the ability to personalize the cost of attendance and package based on a student's

individual characteristics will produce estimates that more closely approximate actual awards.

Student Aid Services, Inc.: Errors in data input from the users and asking too few questions or limiting the questions asked in the calculator are probably the leading factors that can make an NPC estimate inaccurate. The ThinkAheadTM NPC addresses these potential problems in several ways. Welltested help text guides the user through each question and automated error checking ensures clean data and catches common mistakes. Our technology also includes dynamic questions and help text that change based on a users responses to previous questions to provide each user a very unique and specific calculator experience. These features mean that the institution can ask the number of customized questions it wishes -most specifically, the number of questions needed to offer prospective students an accurate NPC.

As for administrative burden on the client institution, we track NPC regulations to ensure compliance and update all state and federal programs automatically without requiring input from the college. For the initial implementation of an NPC, in most cases we learn everything we need to know over the course of two brief interviews; updates require even less administrative time.

AidCalc: Even with an accurate calculator, inaccurate or incomplete data entered into the calculator would cause an inaccurate estimate. AidCalc helps ensure the accuracy of entered data by screening users' answers for conflicting information with our use of intelligent error checking. To avoid overwhelming students and parents, we present the questions in manageably-sized groups and use advanced skip logic to ask the fewest possible questions for an accurate calculation.

Our NPC service removes the burden of setting up and maintaining a NPC from college administrators. We provide hosting and maintenance, including updates for midyear regulatory changes or changes to federal or state grant schedules.

Noel Levitz: Erroneous input from a student will obviously skew any estimates. That's why it's so crucial to make a calculator easy to complete. The phrasing of questions, the time spent on the calculator, the nature of the questions—we put a lot of strategic thought into those so that students would have an easier time providing more accurate information.

One of the biggest ways our calculator helps with campus administration is through reporting. When a student completes an estimate, that estimate is saved. If there is a discrepancy later—say, a student didn't enter accurate information—a financial aid officer can pull the estimate and explain the discrepancy with the student.

Who owns the students' data – your organization or the college? If it is you, how will that data be used outside of the NPC service?

AidCalc: The school owns the data.

Student Aid Services, Inc.: All of our clients own all data generated by their NPCs.

Noel Levitz: We respect students' confidentiality, and therefore the college has complete ownership of all data collected by our NPC.

College Board: The College Board considers students to be the owners of their data. No personally identifiable information is collected, further protecting the privacy and anonymity of families using the calculator. Information provided for use in the Net Price Calculator would not be used for other purposes without the student's express permission.

Heather Kerrigan is Assistant Director of Communications for NASFAA. She may be reached at KerriganH@NASFAA.org

Disclosure: The four companies we interviewed are advertisers and supporters of *Student Aid Transcript* magazine. You can learn more about their customized NPC services here:

AidCalc:

www.AidCalc.com

College Board:

www.CollegeBoard.com/npc

Noel Levitz:

www.NoelLevitz.com/Our+Services/ Recruitment/TrueCost+Calculator

Student Aid Services:

www.StudentAid Services.com

NET PRICE CALCULATOR TECHNOLOGY BUYER'S GUIDE

1 2 3 4 5 6 7 8 9 1

The purpose of this buyer's guide is to provide a tool for institutions to use when comparing the various features of net price calculator (NPC) products. Keep in mind that the NPC is an institution-wide requirement, and the decision-making process should include all relevant campus offices. While primarily intended to aid in comparisons of products offered by third-party vendors, it may also be used to compare the features of the Department of Education (ED) template or an institutionally-developed calculator with those available from other sources. While some of the factors discussed below are not technology per se, they have an impact on the institution's decision-making process. NASFAA does not endorse or promote any third-party vendor or template.

Cost: A primary consideration in the review of NPC options is cost. An institution must consider expenses beyond the initial set-up and purchase, including customization, maintenance, updating, hosting or storage, and archiving. The institution should first determine the budget available to comply with the NPC requirement for each budget cycle beyond implementation. While onetime funds may be available for start-up costs, the institution must decide how much it is willing to spend on recurring expenses, and which administrative unit or office will bear the expense. An institution should also consider the internal time and cost of evaluating and validating the data needed to populate its NPC.

Customization: NPC products developed by third-party vendors are designed to meet the basic needs of as many customers as possible. For an NPC to best meet the needs of students, an institution will likely want a customized product. Customization considerations include cost, vendor support, involvement and time commitment of institutional staff, and ease of testing and updating each year.

Data: There are several data-related issues that every institution should consider when reviewing NPC options. First is the amount of data a vendor will need for the institution to implement its calculator. Second is data ownership: Does the institution retain control over the data it provides, or does it pass to the vendor? Another important consideration is data security. What steps does a vendor take to protect data? Finally, the institution should know how and for what purpose a vendor could use its student data. For example, is it acceptable for a vendor to use the institution's data for future research and development?

Staff: Staff considerations encompass both the vendor's staff as well as that of the institution. How many staff will a vendor use for implementation, and will staff be readily available for ongoing consultation? Even the use of a third-party NPC will require the involvement of institutional staff from multiple offices, including technology staff. Use of either the ED template or development of a "home-grown" NPC will necessitate a greater investment in staff resources for programming and testing. Another staff issue to consider is who (the vendor or the institution) will provide ongoing technical support for the NPC.

Updating: Any NPC will require regular review and updates, which can result in additional annual costs. When reviewing possible NPCs, the institution should consider the updating process for each award year. Will the vendor perform the update or is the college responsible? How much time will updates require?

Hosting and storage: As an online tool, the NPC must be hosted on a server. Does the vendor provide the option of hosting the calculator, or will this be the responsibility of the institution? Regardless of who hosts the NPC, the institution must consider the related issues of cost, capacity and maintenance, and security. Does the vendor or the institution have a backup server available in the event of emergencies, planned outages, or upgrades? Does the chosen server have the capacity to maintain an archive, and for how long?

Existing relationship: A final issue institutions should consider is a pre-existing relationship with a third-party vendor. Many of the vendors who are marketing NPCs provide other higher education services such as processing systems, Web services, and application processing. If the institution has an established relationship with a vendor for other products, using the same vendor for the NPC may simplify implementation. The institution would be familiar with the vendor's business practices, technology, customer service, and the ease with which their products and services integrate with the institution's systems.

Comparison worksheets: The following page is a comparison worksheet an institution can use to more easily compare a set of NPC product features across vendors. Users may duplicate the worksheet as needed.

For additional information on NPC requirements and resources to help you implement a NPC on your website, visit NASFAA's NPC Online Resource Center at www.nasfaa.org.

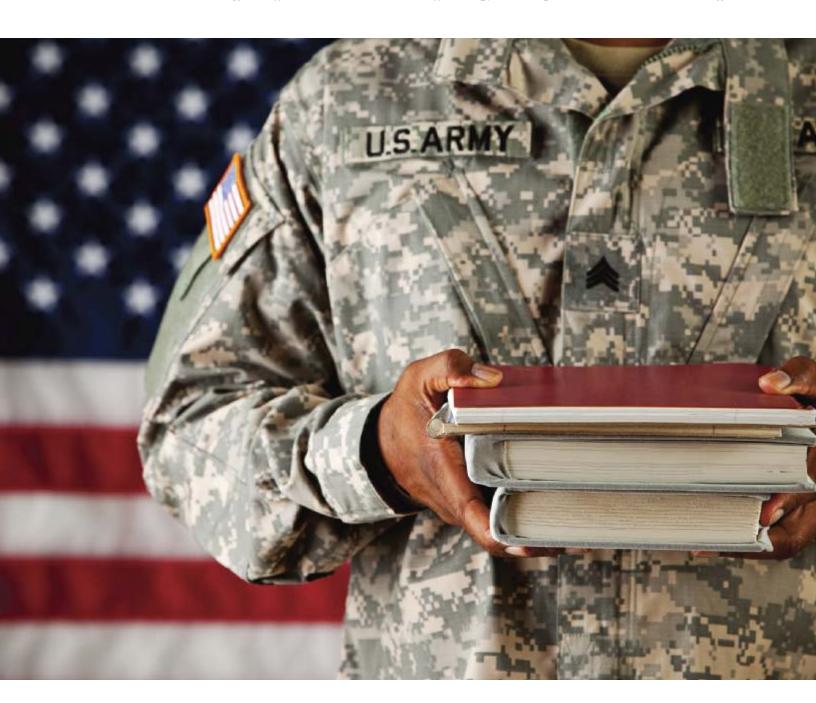
NET PRICE CALCULATOR

PRODUCT COMPARISON WORKSHEET



Vendor / Product:			
Cost:	Implementation:	Notes:	Acceptable
	Customization:		Unacceptable
	Updating:		
	Hosting & Storage: \$		
	Maintenance:		
	Archiving:		
Customization:	\square Yes \square No	Notes:	Acceptable
	Responsibility:		Unacceptable
Data:	Required Data:	Notes:	Acceptable
	Ownership:		Unacceptable
	Security:		
Staff:	Implementation:	Notes:	Acceptable
	Maintenance:		Unacceptable
	Updating:		
Updating:	Responsibility:	Notes:	Acceptable
	Institutional Staff Commitment:		Unacceptable
Hosting & Storage:	Responsibility:	Notes:	Acceptable
	Capacity:		Unacceptable
	Archive:		
	If yes, Length:		
Existing Relationship:	\Box Yes \Box No	Notes:	☐ Acceptable
	If yes, Length:		Unacceptable

A YELLOW RIBBON TO WELCOME OUR VETS



ONE INSTITUTION'S EXPERIENCE

By Betsi Werling



When the VA unveiled the Yellow Ribbon Program, the administration of Ohio Northern University (ONU) had some decisions to make. Although the program was optional and it sounded like a lot of additional work, it also seemed like it would make a huge difference for veterans. Veteran students provide ONU the opportunity to give back to those men and women who have served our country. After some discussion, ONU leapt at the opportunity to give back to the men and women who have served our country and agreed to make a full commitment to the program.

According to the U.S. Department of Veterans Affairs website, the Yellow Ribbon Program allows degree-granting institutions in the United States to voluntarily enter into an agreement with Veterans Administration (VA) to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and VA will match the same amount as the institution.

The Yellow Ribbon Program provides eligible veterans or dependents of veterans more choice in which school they can attend, without being limited by high tuition rates. Veterans who qualify for the program at the 100% level can really afford almost any participating institution, including Ohio Northern University (ONU). We will work with the veterans who are eligible at less than the 100% rate to provide them with similar benefits.

While ONU has had veterans on campus for many years, with the passage of the Post 9/11 bill, we have tripled the number of veterans and dependents (from 6 to 18) who are taking advantage of their educational benefits through Chapter 33 and Yellow Ribbon. We believe this is only the beginning.

ABOVE AND BEYOND THE CALL

Veterans arrive on campus with a number of questions, and their biggest concern is usually about the logistics of receiving their benefits. Although ONU does not yet have a Veteran Affairs office, I am the certifying official and the primary resource for our veterans, even though my primary role is assistant director of financial aid. I help veteran students at every step of the process, from assisting with application completion all the way through to inquiring at the VA about payments that have not arrived when expected. I try to make their transition to campus easier and help them navigate the paperwork for both benefits and financial aid.

True support for veteran students, however, involves giving them what they need to succeed at the university beyond financial assistance. The transition to college can be challenging for some of our veteran students. Most students at ONU are in the traditional age group of 18-22, but our veteran students tend to be somewhat older. To help ease this transition, ONU is introducing a veteran's student organization. We hired a work-study student who happens to be a veteran and he has been instrumental in creating the new organization. When not in the classroom, he spends about 60-70 percent of his time with other veterans and quickly articulates their needs to our office. We believe this new organization will provide our veteran students with a unified voice and create a community for them.

This year, we have also hired a full-time admissions professional to recruit veteran students. While this initiative is new, we expect that this focused attention will further create an environment where these students can succeed. In addition, we are currently working on a publication that highlights the Yellow Ribbon Program and we have secured a location on campus to serve as a veterans lounge, giving the veterans a place to call their own.

Events specific to veterans are likewise important. In 2009, we held a Veterans' Day luncheon and this event received support from many campus constituencies. We are planning for the second Veterans' Day luncheon in 2010 and expect at least as much support this year.

MAKING IT WORK

Last year was my first year administering the Yellow Ribbon Program and my second year in the certifying role. Initially, the amount of paperwork and time seemed daunting. However, guidance from the educational liaison from the VA helped make it workable.

The biggest difference between the previous Montgomery GI Bill and Chapter 33 is certification based on the number of hours in which each student is enrolled. We made a conscious decision to check hours weekly. When there is a discrepancy, I make a report to the VA. While the paperwork can be cumbersome, I find the weekly check forces me to stay organized. This may not be feasible for all institutions, but we are fortunate to have a manageable number of veterans for one certifying official. My other challenge is identifying what type of fees paid through the program and completing the certifications.

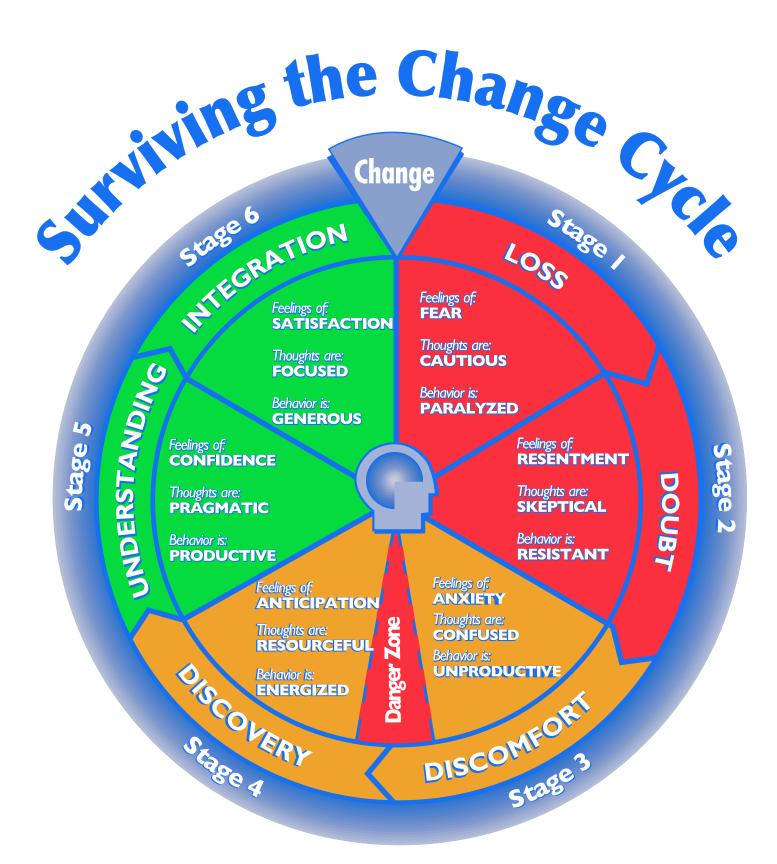
Overall, we had a very successful year with the Yellow Ribbon Program in 2009-10 and we look forward to continuing our work with veterans long into the future. Institutions that are considering participating can learn more at the Veterans Affairs website. The VA will notify institutions when the participation agreement is available for the 2011-12 academic year. Although it may increase workloads, it is an excellent program for veterans and a good opportunity to serve those who have served us.

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To learn more about Yellow Ribbon, see: www.gibill.va.gov/School_Info/yellow_ribbon/index.htm,

www.gibill.va.gov/gi_bill_info/ ch33/yellow_ribbon.htm

True support for veteran students involves giving them what they need to succeed at the university beyond financial assistance.



By Ann Salerno

Change comes in all shapes, sizes, and intensities. It happens to all of us. Sometimes it sneaks up on us, sometimes it hits us over the head, sometimes we are lucky enough to choose when and how it happens. And it always happens.

Dealing with change in a student aid office, large or small, is about everyone getting through the emotion and commotion with minimal damage to their blood pressure. career, relationships, and confidence. To fully understand the human experience of change, we traversed up and down the stacks of more than one research library. We found plenty of data—mountains, even—from fields such psychology, neurology, physiology, even physics. A lot of it was interesting, much of it even fascinating, but the technical language and detail made it less than fully useful for the average change sufferer. So we cut, pasted and condensed our findings into the more easily understood and practical Change Cycle

When you look at the model, it is a circle. This represents the true cyclical (versus linear) nature of each change we experience. In the outside ring are the six sequential and predictable stages of change. The names of the stages, (Loss, Doubt, Discomfort, Discovery, Understanding and Integration) indicate the primary experience of that stage. The inside pie pieces list the thoughts, feelings and behaviors most associated with that stage.

Notice that The Change Cycle uses the colors of a traffic light to signal that the stages mirror the actions we often take at traffic lights. We do know that when confronted with change, virtually everyone goes from stage to stage in order. The Change Cycle model is the map that depicts our human experience of each stage of change.

This is to say that change is an experience activating a whole series of predictable and sequential responses as the brain works to equip us to make good choices and decisions for the new experience. What we do not know is how long a person may spend in each stage, or how intense the experience might be.

None of the stages are considered "good" or "bad," and you can develop skills to help you progress through the stages. Oddly enough,

you never need to "like" the change to advance all the way to Stage 6 (Integration). Understanding how each stage works helps you distinguish the change forest from the trees, developing a big-picture view that can get you from bitter to better, or from wherever you are emotionally at the start of the change, to The End, — comma— always a comma, as change never ends.

The Red Stages: Loss & Doubt

As human beings, we are self-correcting, once we know the way. Self-correcting up to a point, that is. There are reflexes and non-conscious concerns—the triggers that come alive during a change situation. The good news is, the more you are aware of these triggers—the things that impede acceptance and understanding of a change—the faster you can get out of the first two stages, Loss and Doubt, and the more freedom you create for yourself to act in a way that moves you through the change process.

But at the outset, when the change hits, you actually don't want to try and "move" too much or even "do" too much. You might move (some even run) in the wrong direction. You've barely begun to process the new information and your compass—your inner GPS—is not yet tracking. Hence the "red" stages—red as in stop sign or the color of the traffic light. Something is different. Life has just changed. Don't try and run the red. Press on the brakes. Stop at the intersection. Look left and right. A change can put you in a "fight or flight" mode. You should do neither.

Stage I: Loss to Safety

We arrive in Stage 1 because our life has become different in some way. Maybe something is lost: a job, your health, a promotion, a relationship, a client. Maybe something is new: a boss, a baby, a project, a transfer, a relationship. Change is standard

equipment in any of those scenarios. The primary experience of Stage 1 is loss of control. And either consciously or unconsciously, our thoughts become cautious. We experience feelings of angst, maybe even fear; and our behavior gets paralyzed.

Even a perceived "good" change, if it is of significant scope, can evoke these responses. This first stage can be a difficult one, because like driving in fog, what you know about the road ahead is equal to what you don't know and yet, for your own safety, you have to keep moving. It is important to acknowledge, not ignore or deny, your losses and concerns. Your priority in Stage 1 is to find personal safety – to regain a sense of control.

Stage 2: Doubt to Reality

Stage 2 finds us experiencing doubt and a disquieting sense of uncertainty. Doubt is the brain's way of slowing us down, even stopping us from taking action, until more relevant information is gathered. Doubt often triggers defensive behavior as a way of maintaining control. This can lead to varying degrees of resentment, skepticism, and resistance that are counterproductive at best and in some cases even harmful. Stage 2 can cause you to ignore the obvious and only see the picture your way, causing you to defend your view of the situation as if it were The Truth. Bottom-line? In Stage 2, move past fictions and step into reality.

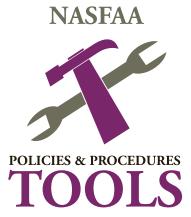
Stage 2 can be dramatic because emotions run high, and anger, accusations, and varying levels of mistrust surface to drive and distort communication. More often than not, you'll use blame and fight to prove that the "old way" is still better. You argue, lobby, and protest. But change is not fair, even if we beg, demand, plan or wish it to be.

Even a perceived "good" change, if it is of significant scope, can evoke negative responses.

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To break through and move forward ... you need to decide on small steps to take and make a concerted effort to reengage and sustain your motivation.

The Yellow Stages -- Discomfort & Discovery

As when you commute or drive to the grocery store, the color yellow in The Change Cycle means exercise a little caution. You're in traffic. Whether you're a "step on it" type behind the wheel or someone who slows down when you see yellow (you know who you are!), in the world of change, beating the light is not really an option.

Better things are ahead, but you're not quite sure how to get there yet.

Stage 3: Discomfort to Motivation

Stage 3, Discomfort, is characterized by anxiety, confused thoughts, and feelings of being overwhelmed. Together they add up to sluggish behavior. Here, we wait while the brain works to assimilate by organizing, categorizing and putting language on the new change picture.

You feel informed but disjointed, and there is a natural tendency for productivity to drop and for even the normally well-organized person to become absent-minded, lethargic, or "off their game." This can be a frustrating stage because by now you have clarity about the change and what it will ultimately mean. Planning for this predictable "slow-down" period is imperative; it is a smart investment personally or professionally.

To break through and move forward in Stage 3, you need to decide on small steps to take and make a concerted effort to reengage and sustain your motivation. Those who can't find motivation may stall, even backslide. They've entered..."The Danger Zone." Simply put, when Stage 3 Anxiety becomes so intense that it reverts to fear, you are back in Stage 1, Loss.

Stage 4: Discovery to Perspective

Issues in the first three stages were "problems to solve." Here in Stage 4, Discovery, there are "solutions to implement." Perspective – moving beyond constrictive thinking – is the reward in this stage. Your energy comes back. Your concentration returns. Your challenge is to take the created options and make choices and decisions about the next best steps. A broader vision and renewed decisiveness bring a sense of control and optimism.

In Discovery, you learn to entertain opposing views as a way to widen your work and life lens. You search out optimal choices, eyes on both present and future. You make decisions and act on them.

The Green Stages: Understanding & Integration

Understanding and Integration are what you have been moving toward, the reason for your work in self-understanding and self-assessing. Understanding will have you doing some calm looking back at your change experience to glean insights for down the road. The Integration stage is where wisdom comes into play, and you find yourself looking into the future with a cheering clarity of vision.

In these last two stages, you place a few final pieces into the change jigsaw puzzle and all at once you are looking at a whole image. No more hesitation or cautious looking leftright as the light is green and you zoom onward.

Stage 5: Understanding to Awareness

As we identify the benefits of the change, both short-term and long-term, our behavior becomes more insightful and more pragmatic. We feel we finally have a good understanding of things. We've learned what it takes to make this change work and we've learned about ourselves. We've learned lessons that will be of use in the next work or life change. We're confident. We're productive.

Are you "happy" in Stage 5? You might be. It depends on the change. And of course, some changes will never be completely reconciled, neatly packaged, or fully accepted. At times, crisis, chance, or nature force us to endure events that cannot be "managed well" in any way, by anybody. Layoffs, downsizing, mergers, transfers, bankruptcy, project failures, burnout – and that's just at work. Change is not always easy or pretty.

Stage 6: Integration to Flexibility

Here we fully integrate our change experience into our life, at work and at home. Emotionally we experience empathy and often find ourselves freely offering assistance to others who may not be as far along in the process. We feel a renewed confidence in our ability to flexibly adjust to the next round of changes life will bring. Challenges at this stage include avoiding ego and complacency, and elevating understanding into wisdom.

You've gone from "survive" to "thrive." You have insight into the ramifications, consequences and rewards of the change – and can clearly assess past, present, and future. When people can consistently move to Stage 6, they deepen their change resiliency, they're flexible through uncertainty, they move closer to their larger work and life goals.

The Change Cycle is designed to help you along, give you guidance and warning as to what is happening and what is to come next. Life is a messy, mysterious, eventually fatal business, yet we must accept and understand that, like it or not, change moves us, and somehow we go on.

Ann Salerno is an internationally known speaker, trainer and author. She is COO of CCMC Inc. (www.ChangeCycle.com). Ann is coauthor of *The Change Cycle, How People Can Survive and Thrive in Organizational Change.*

No more hesitation or cautious looking left-right. The light is green and you zoom forward.



"We need more data on how our students and parents feel about financial aid at the university."

That's what the president told you at the latest steering committee meeting. As the financial aid representative at the meeting, you've heard this request before. You have lots of motivation and lots of ideas, but how do you implement them? You've tried comment cards in the reception area; students rarely complete them. You've handed out paper surveys; it just sacrificed trees.

You think a custom-designed survey you could send through email would be perfect. Unfortunately, IT resources are limited at your school, and this task is a low priority for them, even though it is a high priority for you. You decide it's time for financial aid to tackle this project on its own.

Fortunately, there are many options available to conduct a professional survey electronically. And not only are some of these tools free, several are probably already installed on your laptop or PC.



Free Survey Websites

Perhaps the easiest and fastest way to getting an electronic survey out to your population is by using a free survey website. Some popular choices are:

- ✓ Survey Monkey www.surveymonkey.com
- ✓ FreeOnlineSurveys
 www.freeonlinesurveys.com
- ✓ Kwik Surveys www.kwiksurveys.com

Each of these sites is quickly customizable and provides flexibility with numerous styles and question types. Most of the basic survey functionality is free and even includes data and statistics about the results of your survey.

With a free survey site, after you create your survey, you can e-mail the survey link to your student population, or whatever population you choose. As results come in, you can check your responses and statistics by logging into the survey website on a regular basis.

Unfortunately, these websites do not allow for much customization. For instance, you may wish to add your own school logo, have an unlimited number of responses, or create other advanced survey features. A subscription is usually required for this type of functionality, with either a monthly or annual fee. Fee structures vary depending on the features you select and can be affordable, depending on your office budget. A \$200 yearly survey fee may be affordable to one college, but unattainable to another.

Using Microsoft Word 2007 to Create a Survey Form

If an online survey tool is not the solution you are looking for, you can use Microsoft Word to create a customized, professional-looking survey form that can be e-mailed to your survey population. Although this do-it-yourself approach may take longer than an online survey tool, there are many benefits:

- · No monthly or yearly costs
- The software is already installed and available
- More flexibility for customization
- Enhanced skills for your staff as they learn new functionality
- Fewer limitations

How to Set Up a Survey Form in Microsoft Word

To create a survey, you must first decide exactly what you want to learn from the survey and design targeted questions that will help you obtain that information. Survey question construction is outside of the scope of this article, but it is arguably one of the most crucial parts of the survey process. The more clearly and directly your questions address your objectives, the more meaningful your results will be. You can find useful information on constructing good survey questions at the sites listed in the sidebar on the following page.

Creating the Survey Form

Once you have developed your survey questions, you can create the survey form by inserting a table with enough columns and rows to accommodate your survey questions in a Microsoft Word document, and then typing in the questions.

Using Word 2007 functionality you can add control boxes into the form that will control the content and offer users direction

on how to enter the data. You will need to enable the Developer Tab on the Quick Access Toolbar of Word 2007 to insert these boxes. If you are unfamiliar with the Developer Tab in Word 2007, it is well worth it to obtain additional Word training for yourself or your staff. Your campus may offer this kind of training to employees. If not, many different books and online training resources are available for self-training.

Once you have set up your questions and control boxes, the last step of creating a survey using a Word form is to lock the form so that users can enter answers to questions, but cannot change anything else in the document. To accomplish this, click on the Protect Document icon on the Developer Tab, select "Restrict Formatting and Editing," then "Editing Restrictions," and then "Filling in Forms" from the drop-down list. Click "Yes, Start Enforcing Protection," set a password to lock the form, and click OK.

Now that you've created the form and protected it, you are ready to send it as an email attachment to your population. When responses are received, results can be entered into a spreadsheet to summarize the data and perform statistical analysis. Although using Word to create a survey form does require more steps and expertise, it also provides more flexibility and control than other options, and really is not too difficult for a user with intermediate skills with Microsoft Word. In many ways, it can be a fun project to take on.

A quick note about mass e-mails

If you are sending your e-mail survey to a large group, it is a good practice to send the e-mail by placing your own e-mail in the To box and other people's addresses in the Bcc box. By doing this, the recipients will not be able to see any of the other e-mail addresses. Also, this will eliminate the possibility of the recipient accidentally clicking "reply all," and having his or her responses being sent to your entire population. Be aware, however, that doing this can activate spam blockers in some email programs.



Using Microsoft Access 2007 and Outlook to conduct a Survey

Another sophisticated way of performing a survey is to use the built-in functionality and integration of Microsoft Access and Outlook. In simple terms, you can create a database in Microsoft Access and collect the data using an e-mail form. The user receives the e-mail message, completes the form, and sends the e-mail back to you. When the e-mail is received, the data is automatically added to the database table.

Overall, this method of data collection is very efficient, but it does require some advanced skills in Microsoft Access. Also, recipients must have an e-mail client that supports HTML e-mail formatting. The process works especially well if recipients use Microsoft Outlook. Unfortunately, web mail programs (e.g., Yahoo, MSN, Gmail) may prevent the data from uploading automatically to your database. However, the data can be added manually.

As recipients respond to the survey, and e-mail their responses back, the messages will automatically be delivered to the Outlook folder that you set up in the Wizard. You are able to look at the individual responses in this folder, as well as the status to see if the data was automatically updated in your Access table. If there was a problem and the data did not update, you can manually update the table.

You can also use the 'Manage Replies' button on the External Data tab in Access to assist you. You can view the message details of the messages that you have already sent, change message options, resend e-mail messages, or delete e-mail messages.

Setting up and managing a survey in Microsoft Access does take some advanced skills, testing, and practice compared to the other options presented. For those who may be less experienced with Access, the project could seem somewhat daunting. However, the overall benefits to learning this software and using it for a survey outweigh the time and effort that might be expended to implement this solution. The new knowledge may also offer unexpected payoffs in other areas of your operations.



Back at the Meeting...

The next time you attend the monthly steering committee meeting, you have good news to share. You and your technically savvy associate director worked hard over the past month and implemented an electronic survey. You emailed the survey to 5,000 students and parents, and got a 10% return rate. Although the return rate was only 10%, this still represents 500 respondents – more feedback than you ever had before using the traditional survey cards at the front desk.

You present the data to the president and also mention to the group that as a result of learning some new techniques and functionality, you have new ideas to improve processing in other areas of your office. The president is impressed, and the director of admissions is also now interested in seeing what you did to implement your survey.

As the steering committee adjourns, you think, Great! More work! Isn't that always how it works out? Nonetheless, you wouldn't have it any other way. Continued learning and collaboration with colleagues is one aspect of working in higher education that you love and wouldn't change for the world.

Jeremy Mayernik is a senior consultant for LECG, LLC. He may be reached at imayernik@lecg.com

Constructing Good Survey Questions

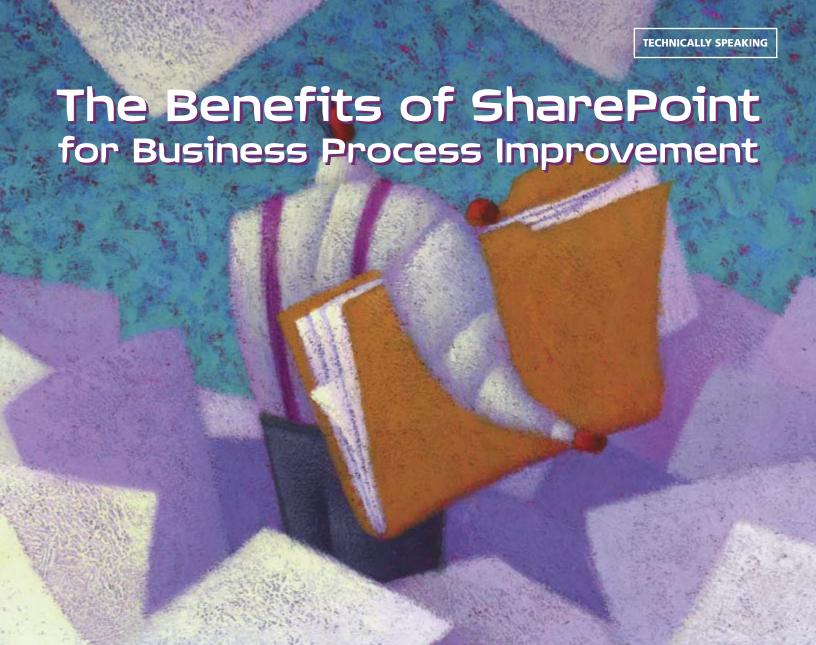
The results of your survey are only as good as the questions you ask. There are plenty of resources on the Internet that offer useful guidance on designing a survey and writing good survey questions. A small sampling appears below:

http://s3.amazonaws.com/SurveyMonkeyFiles/SmartSurvey.pdf

http://owl.english.purdue.edu/owl/resource/559/06/

http://www.statpac.com/surveys/

http://my.simmons.edu/services/technology/ptrc/pdf/survey_design.pdf



by Ted G. Whitney

It is safe to say that most aid offices want to improve archaic and time-consuming administrative processes; however, they are at a loss on how to proceed. At Liberty University, we have moved many paper-driven processes to SharePoint, which has created greater efficiency throughout the administrative areas of the institution.

Many administrators and executives at institutions may have heard of SharePoint, but are not sure what it is or how it can improve their processes. SharePoint is a web environment that allows end-users the immediate ability to use alerts and workflows to facilitate improved business processes and improved communication with multiple staff. There are effective and ineffective ways to apply SharePoint in your operations. This article will hopefully help you to achieve the former while avoiding the latter.

Understanding what tools any vendor has already delivered (and you are paying for) may be your first step to identifying a workable solution.

Drowning in Paperwork

When I started working for Liberty University in January 2007, the aid office was drowning in a world of paperwork and documentation overload. One area that had an urgent need for improvement was our Call Center, which was challenged daily by calls that could not be resolved by phone. Throughout the day, Call-Center agents documented these calls in an Excel file broken out by tabs according to who might work on the issue within 24-48 hours. Unfortunately, this process resulted in

- 1. Little task management
- 2. Poor communication
- 3. Student frustration
- 4. Inability to actually share the file (multiple people needed to edit the document)
- 5. No reporting
- 7. No dashboard

After months of escalating frustrations, I described the problem to our university customer support desk. A couple of days later, a technician arrived at my office and described MS SharePoint to me. SharePoint is a web environment that allows end-users the immediate ability to use alerts and workflows to facilitate improved business processes and improved communication with multiple staff. There are effective and ineffective ways to apply SharePoint in your operations.

Soon I received a link to a SharePoint site and for the next four weeks I studied what the tool could do for Liberty's Financial Aid Office. I read "SharePoint for Dummies" and learned about site creation, permissions, views, web parts, key performance indicators (KPIs), syncing, and more. Understanding what tools any vendor has already delivered (and you are paying for) may be your first step to identifying a workable solution. No manager can offer real solutions unless he or she understands the solutions already in the toolbox.

Once I felt confident with my knowledge of the tool, I started to build my business process in SharePoint to duplicate the business process with real situations. Slowly, I brought in a few staff to help me test the process. Just a couple of months later I began training the entire aid office staff and Call Centers on the new process and tool.

Meeting the Challenge

My original objective had been to address issues our Call Center could not resolve on the phone. SharePoint gave me the ability to house all of those issues using a document library, organized by categories such as type, priority, and creator. We also had KPIs to help us identify the type and volume of problems that happened each day and could track and address unresolved problems, past due issues, and more. This allowed us to identify "red flag" issues to be addressed by the financial aid management team.

One of the first problems we identified was miscommunication. We did not have a complete business process that included communicating back to the Call Center agent if requested. By using alerts in SharePoint, we quickly resolved this issue. Now, the agent is notified when someone behind the scenes fixes a problem. This gives the agent the chance to contact students immediately when their problems have been resolved. Alerts can be set up within SharePoint either immediately or for a particular time of day.

The tool also helps us identify the types of questions that agents felt ill-equipped to handle, and immediately create training classes, improve communication, or correct a business process. It can be especially helpful to look at the first 10 calls of the day and see if there is a common factor—such as a serious systems problem—that can be addressed right away, before it can snowball into a bigger issue.

Start by Thinking Through Your Business Process

It is simple to build an elaborate and yet frustrating process in SharePoint. The key to avoiding this—prior to making any changes and throughout the process—is to collaborate with those involved in the process and those who have a vested interest in the improvements to come. Here are the steps I recommend for evaluating an office's operation:

- 1. Gather support from key leadership to evaluate the business process in any given area. Ask the key leadership to publically support the business process review.
- 2. Talk to those doing the work. Talking to the management is great; however, there is much to be learned by speaking to the person actually pushing the process, opening the mail, working on those forms, and more.
- 3. Schedule time to watch those who do the work. Observe and note the process. I have noticed that no matter how long I talk with those doing the work, I still manage to gather critical information when I watch end-users push paper, do the data entry, answer the phone, etc.
- 4. Using a touch of diplomacy, ask many questions, including:
 Why are you doing that?
 Why are you touching that piece of paper?
 Who needs to see that form?
 Why are you involved in this process?
- 5. Interview those who supervise the workers. End-users usually have some information, but usually not all of the information necessary to understand the entire process. Supervisors can offer a big picture view. Look for hints of any overriding business culture issues that may also influence the process.
- 6. Organize the notes from the interviews and outline what has been discovered. It is important to document what all parties involved believe the process to be.

Once you've completed your interviews, bring together those who are involved in the selected business process and map out the process on a whiteboard. Be sure to take a digital photo of the whiteboard at the end of the meeting so that you have the

documentation. Encourage everyone to have fun with the idea of change and remain open to it. Have team members put a dollar in a jar for tomorrow's donuts every time they say, "But we've always done it that way." Help naysayers to embrace the benefits of change. Who can complain if one benefit is improved customer service?

Be sure to involve your IT team in this process. You will want to know what others have already done so that you do not duplicate efforts. It is especially important to talk with your IT team about the customer support and licenses that go with using any Microsoft Product. Be deliberate and thoughtful with regard to permissions. Ask the IT team how permissions are established at your business or institution. After setup, establish an audit to review SharePoint permissions.

SharePoint Cannot Resolve Everything

If you know me, you are probably shocked to hear me say that SharePoint isn't the answer to every question. But as with any tool, if it doesn't fit the problem you need to address, it can do more harm than good. For example, I was approached recently by someone at Liberty who needed some level of support from my office. After meeting with him and asking critical questions and listening to his feedback, it was obvious that he did not need SharePoint. If I had delivered a SharePoint page for him, I would have created more work for his office.

A Little Advice

As you begin to understand the business processes that are stuck in the dark ages, here is some heartfelt advice:

- Resolve to be diplomatic. If you go into a major business process change with an attitude of arrogance, nobody will want to follow
- Express an attitude of hope: Change is good.
- Lead by example. You cannot expect others to improve business processes and go paperless if you cannot locate a specific document on your own desk.
- Be sure to resolve your original problem. It's easy to become fascinated by the potential solutions at your fingertips, but remember to focus on the problem at hand.

It is simple to build an elaborate and yet frustrating process in SharePoint. The key to avoiding this is to collaborate with those involved in the process.

Ted G. Whitney worked in student financial aid for sixteen years before becoming the Executive Director of Business Intelligence at Liberty University. He may be reached at tgwhitney@liberty.edu





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"My husband and I are separated but we live together. Are we still married?"

It is questions like this that are fodder for either a great comedy or tragedy. A marriage may be heaven or hell, but here on Earth is where the FAFSA is completed.

Oh amore! It's wonderful! But the flipside presents complications that muddy the waters at the financial aid oasis. Marital situations run the gamut of poignant to preposterous. Fortunately or unfortunately, depending on circumstances, one's marital status cannot be changed on the FAFSA mid-year. It is a snapshot of where the student is at the very moment when the submit button is clicked. One of life's cruel ironies is that a student can marry, divorce, or murder his or her spouse but cannot change the marital status on the FAFSA once it is completed. Corrections and changes are only permitted when the marital status on the date the FAFSA was completed was inaccurate, not when the marital status changed after that date.

The FAFSA is straightforward: there is married/remarried, divorce/widowed, separated and single. But the grey zone expands when some students become creative with marital scenarios, certain that they can skirt around the process of financial aid.

"I see my spouse once a week. The rest of the time we do our own thing. So we're not really married," one woman explained.

"But you're not divorced and you share the same address?" I asked.

"Yeah, sort of."

"Well, sort of or not, you're married."

Translation: Since this student's FAFSA was selected for verification, we required both her tax information and her spouse's. Receiving it for review, however, is a whole other matter. The same student filed taxes as head-of-household, which was a problem because her husband also filed as head-of-household. It goes without saying that sometimes two heads are not better than one.

The plot thickened when the mother-inlaw was added to household on the student's verification worksheet but was claimed as a dependent on a third party's tax return.

"Well, she's not my mother. We don't even talk to each other." The tension in the student's voice felt like hot flames through the phone receiver.

So, here's a family living under the same roof who rarely communicate, and did I mention that they are raising two children? The student was counseled to speak to the IRS about amending taxes. Mending fences wouldn't be a bad idea either.

Last year, I assisted a foreign student whose husband lived in Nigeria and had not contributed to her support in years.

"For all I know he may be married to someone else," she lamented. As tempting as it was to offer sympathy, I remained focused on her FAFSA. "But, you are his legal wife?" I asked.

"Yes, but I don't know where he is. He's somewhere. Probably Nigeria...or may be Zimbabwe." Suddenly I felt as if I was playing Where in the World is Carmen San Diego. For all I know, he could be living next door.

Married is married. Technically, this student and her husband were married, and no less than the couple who "were separated" while living together. Why she didn't file her FAFSA as separated led me to believe that there was more to the marriage than revealed. As it turned out it was a cultural matter. She didn't want the stigma associated with the label separated or divorced. Still, how was she living and supporting her expenses here? She said she wasn't working. Money was coming from somewhere, but definitely not her husband she empathically stated. Okay, prove it.

Young love is what popular romantic songs are made of, but youth can be misguided and foolish. Case in point was a young man who recently called me when his FAFSA was C-flagged for selective service.

"My wife and I live with my father. He doesn't support us and he's divorced from my mother who has remarried." The young man rattled on, but before he said more I interrupted.

"I don't understand. Is there a question?"

"I didn't ask you anything," he said defensively. "You see, my wife is really not my wife. We're not really married. We're just living together. But you know, we're married in all other aspects." How cozy.

"I see. So you listed yourself as married on the FAFSA, but you and your girlfriend aren't married. What did you put as your marriage date?" "My cousin, he got married last year and I was the best man. It was the only date I could remember." Swell.

My personal favorite was a man who reported "single" on his FAFSA because he was thinking about divorcing his wife. But they were living together and legally married when he completed the FAFSA and weeks later when he and I spoke on the phone.

"We filed our taxes separately. Doesn't that tell you something?" He argued.

"Yes, it tells me that you're married and filing separately." I countered.

"Our divorce isn't imminent, but it's going to happen. Besides, she isn't going to cooperate with her tax documents for the verification. She doesn't even want me to go to school." Eventually he hung up, quite annoyed at my inability to see it his way.

The possible combinations of living arrangements are endless and can make for interesting bedfellows. However, the filing status questions for the FAFSA are finite and clear. Legally the boundaries are distinct even if one's lifestyle may be less than conventional. How students sort through these and their own lives is where things become sticky. Married, divorced, separated, widowed, single...end of story. And they live happily ever after? Too bad financial aid is not a fairy tale. I am reminded that the best lie is the truth. So the advice I give to my students always remains the same: Be honest on the FAFSA and with yourself.

Joan Reid is a Financial Aid Counselor for Nyack College in New York. She may be reached at Joan.Reid@nyack.edu

OF GRANTS AND TAXES

BY JOE PAHL CASE

COLLEGE STUDENTS ARE AWARE THAT INCOME TAXES APPLY TO THEIR EARNINGS, BUT MOST ARE NOT AWARE THAT SCHOLARSHIP AND GRANT AID MAY BE TAXABLE. OUR VERY NEEDIEST STUDENTS, WHO RECEIVE SUBSTANTIAL GRANT AID, MAY HAVE SIGNIFICANT TAX LIABILITY WITHOUT KNOWING IT.

The Tax Reform Act of 1986 (Pub .L. 99-514, Sec. 123(a)) specifies that

[S]cholarship amounts granted ... for expenses incurred ... are taxable income, if the aggregate scholarship ... amounts ... exceed tuition and fees (not including room and board), books, supplies, and equipment required for courses of instruction at [an eligible] institution.

In June 1987, NASFAA issued Special Report 23, Scholarships and Fellowships: The Tax Reform Act of 1986, to inform the membership of the new provisions of the law.

Internal Revenue Code, Section 117, regards any general scholarship or grant aid received as applying first to excludable expenses (i.e., tuition, required fees, and required books, supplies, and equipment) even though family resources, loans, or student employment may in fact have initially paid those expenses. Any scholarship or grant aid received in excess of the cost of tuition, fees, and books, and any specific scholarships or grants that are directed toward expenses other than tuition, fees, and books are taxable.

Other forms of financial aid — loans and student employment — are not covered by these provisions of the tax law. Earnings from student employment, of course, are taxable as wages.

Taxable grant aid is treated as "earned income" under IRS rules, so students may reduce their taxable income by the standard deduction (or itemized deductions) and the

personal exemption, if not eligible to be claimed by another taxpayer. Even with reduced taxable income, the tax burden that falls on the needlest students is often unconscionably high.

A dependent student with a zero EFC who has earnings from work-study and summer employment equal to the standard deduction faces a tax of at least 10 percent on any grant aid that pays for room, board, and out-of-pocket personal or travel costs. Further, because IRS-defined adjusted gross income is the basis for many state and local governments' income tax systems, the tax burden can be even heavier. Recent moves by some institutions to reduce or eliminate loan burdens for lowest-income students have had the unintended effect of adding to student tax burdens by increasing grant aid.

Take the example of Jane (not her real name), a resident of New York City whose federal EFC for 2009-10 was zero. During 2008, she was employed under Federal Work-Study and in the summer through a paid internship in the city. Her total annual earnings from employment exceeded the standard deduction by \$1,700. She was ineligible to claim the personal exemption because she was claimed on her mother's income tax return. Jane's combined federal, state, and local income tax liability, based on wage earnings, would have been about \$250, but because her grant aid – including a Pell Grant – exceeded tuition, fees, and book costs, she owed more than \$1,700 in income taxes.



Her tax liability was the equivalent of 23 percent of her earnings or 32 percent of her Pell Grant.

Jane paid her taxes, but the reality is that most needy students don't have the resources to pay taxes on grant aid and simply don't report their taxable grant aid to the IRS. The tax laws have created an untenable situation that forces many of the neediest students to be scofflaws and others to shoulder large, unintended tax obligations.

I believe Congress extended taxation to assistantships, fellowships, scholarships, and grants in 1986 because at the time most graduate students were able to sidestep taxation of their assistantships and fellowships because their institutions designated their employment and aid as being inherent to their education. Aid that paid for direct educational expenses (i.e., tuition and books) continued to be exempt, but the law, which probably was intended to curb a perceived abuse at the graduate level, was extended to undergraduate students, as well.

It's time to ask Congress to revisit this provision of the Internal Revenue Code to provide relief for students whose grant aid is need-based. At very least, there should be no income tax on need-based federal and state grants.

Joe Paul Case is Dean of Financial Aid for Amherst College in Massachusetts. He may be reached at jpcase@amherst.edu The right jobs. The right candidates.



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- Personal Job Alerts: Your open position is sent directly to financial aid professionals whenever their search criteria matches your job.
- 3. Today's News: Your job listing is announced in our daily e-mail, which is sent to more than 15,000 members and is available through RSS to thousands more.
- 4. When you post a job on the NASFAA Career Center, you also receive a 45-day unlimited resume subscription at no additional cost.

For all your career needs and resources visit us at http://careers.nasfaa.org

Scaling New Heights

At its core, the NASFAA Conference is always about one thing: change. Conferences revolve around responding to new requirements, improving service, debating future directions for advocacy, and welcoming new leadership. This year, sessions buzzed with discussions of Net Price Calculator, the shift to direct loans, Pell for cross-over periods, and cohort default rates. The gavel also passed from our 2009-10 National Chair Barry Simmons to the 2010-11 National Chair Laurie Wolf and NASFAA welcomed its new president, Justin Draeger, with a standing ovation before he offered his keynote address (video online at www.nasfaa.org/Subhomes/AnnualConference2010/index.html).

As Draeger reminded us in his opening remarks, in the face of all of this change, NASFAA's values remain constant. "The principles that forged our association 45 years ago are just as important today," he said. "Programs change, people change, staff changes, presidents change, chairs change, but our principles don't change."

Each year we meet to respond to, learn from, appreciate, and even incite change, but the NASFAA Conference itself remains our touchstone. This year's conference in Denver served as the base camp—for networking with peers, gaining new information, and learning about each others' best practices—from which will scale to new heights. A mile high is just the beginning.

By Linda Conard, Editor, Student Aid Transcript











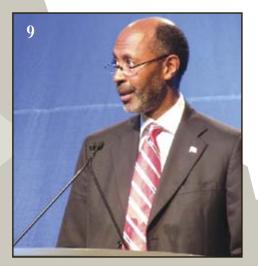
1. Presenter Juan Garcia talks about immigrant issues at a session on dealing with unique populations; 2. Interest sessions keep everyone's interest; 3. Learning about member benefits at the NASFAA booth; 4. Networking is a big part of any NASFAA Conference; 5. Staying in touch at the email kiosk; 6. Fresh food prepared by international chefs at the National Chair's Reception

- Embracing Change













7. Dr. Laurie Wolf accepts gavel as National Chair. (L-R: NASFAA President Emeritus Dallas Martin, 2010-11 National Chair Laurie Wolf, 2009-10 National Chair Barry Simmons, NASFAA President Justin Draeger); 8. "Ask a Fed" in ED's Resource Room; 9. Office of Federal Student Aid Chief Operating Officer William J Taggart addresses the conference audience; 10. NASFAA's bustling exhibit hall; 11. Boston 2011 is just around the corner!

NASFAA Conferees Help Grow Denver's Family Tree

This year, NASFAA members supported Denver's Family Tree as our conference community service project. Family Tree serves

- Children and adolescents who have been abused or neglected and are not safe in their homes.
- Youth who are homeless on the streets or have run away from home.
- Youth who are at risk of being removed from their families due to behavioral problems.
- Families at risk of child abuse or neglect
- Families who are caring for family members—not their own children—when parents are unable to do so.

Thank you to all of the generous donations given by NASFAA conference attendees on behalf of the children and families helped by Family Tree. To learn more about their work in the Denver area, see http://www.thefamilytree.org/

Thank you Conference Presenters!

Invaluable. Informative. Thought-provoking. Full of great ideas. These are the phrases heard in the hallways between sessions at the NASFAA Conference. Our presenters and chance to discuss issues with peers are the reason the NASFAA Conference is the can't-miss meeting of every year. Thank you to nearly the 300 presenters who made the 2010 National Conference so successful.

Eric Addington Anissa Agne Julie Aloisio Maureen Amos **Roderick Andrews** Mona Armilio **Marjorie Arrington** Phillip Asbury **David Aspling** Helen Atkeson **Jeff Baker** Melissa Barnes Leah Barry Marie Bennett **Julia Benz** Mindy Bergeron Laura Biddle Linda Bisesi Mary Ann Bishel

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Maria Dikranian Anh Do Ben Dobner **Janet Dodson** Mary Dorrell **Earl Dowling Justin Draeger** Barbara Duffield **Charles Duke** William Edmondson Laura Emch Melissa Englund **Anthony Erwin** Jim Essel Jessica Etheridge La Toshia Everson Delisa Falks Mary Fenton Jessica Finkel **Diane Fleming**

Heather Boutell

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Kathleen Koch
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Elaine Redwine
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Teresa Yohon Robert Zellers Roland Zizer

Gratitude at High Altitude

A big thank you to the members of NASFAA's Conference and Local Arrangements Committees for making the 2010 conference in the Mile-High City such a great success.

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2010 Conference Corporate Donors









NASFAA NATIONAL CONFERENCE





MEETING SITE:

John B. Hynes Veterans Memorial Convention Center, Boston, MA

REGISTRATION, ROOM RATES, AND RESERVATIONS

For more information, including registration fees and procedures, housing information and housing forms, visit www.NASFAA.org/Conference.asp and watch Today's News.

Since 1966, NASFAA has provided training and advice to institutions on how to manage the student aid programs. The NASFAA Conference, now in its 36th year, is an important professional development opportunity for financial aid administrators across the country.



VATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS 1101 CONNECTICUT AVENUE NW SUITE 1100 WASHINGTON, DC 20036-4303 PHONE: 202-785-0453 FAX: 202-785-1487 WWW.NASFALORG



2010 NASFAA A ARDS





NASFAA recognized the dedication, hard work, and leadership of some extraordinary individuals in our profession at the Business Meeting at the 2010 National Conference.

Clair "Micki" Roemer received
NASFAA's Lifetime Membership Award in recognition of more than 30 years of distinguished leadership in the financial aid profession. As a former president of both the Texas Association of Student Financial Aid Administrators and the Southwest Association of Student Financial Aid Administrators, and as national chair of NASFAA for 1993–94, she is known as a financial aid expert, administrator, facilitator, trainer/presenter, mentor and friend to all.

Barry W. Simmons, Sr., NASFAA's 2009-10 National Chair, received the Distinguished Service Award in honor of his outstanding achievements in the furtherance of NASFAA goals, and for significant contributions over time. In 2009-10 Simmons' strong and organized leadership successfully guided the Association through a year of administrative transition and unprecedented legislative activity. He effectively voiced NASFAA's concerns and the needs of students to public policy makers and to others in the postsecondary education community in a way that enhanced their appreciation and understanding of our professional role in providing postsecondary educational opportunities across the nation.

Joan Holland Crissman received the Distinguished Service Award in appreciation and gratitude for more than 30 years of outstanding service to NASFAA. During her tenure at NASFAA she served as executive vice president, board secretary and on two separate occasions as interim president and CEO. She has been a mentor to many, and a passionate advocate for our diverse membership, our students, and the NASFAA staff. Her intense devotion, integrity, and untiring dedication have inspired all who have had the opportunity to work with her.

The Meritorious Achievement Award is presented to an individual who has made an important contribution to the Association or to the profession.

Natala K. "Tally" Hart received the Meritorious Achievement Award in recognition of dedication, throughout her career, to helping underrepresented student groups and has generously volunteered her time, energy and passion by serving on NASFAA committees and in various leadership roles. Tally has worked in financial aid offices at several universities, and in 2006 Ohio State offered her the opportunity to create and lead the Economic Access

program, which reaches thousands of disadvantaged or low-income students who typically would not have a chance to attend college. She currently serves on the Student Access and Success Coordinating Council of Ohio, the National College Access Board of Advisors, Simple Tuition Advisory Board, and the Noel Levitz Access Advisory Board. Tally has led research on student aid's role in retention and developed financial literacy programs for OSU students that have served as a model for other colleges and universities as well.

The Robert P. Huff Golden Quill Award is made each year for outstanding contributions to the literature on student financial aid. This year NASFAA honored two individuals with this award.

Alisa Cunningham received the award in appreciation for her work in a broad array of topics, including higher education financing, student financial aid, minority-serving institutions, student persistence and attainment, international higher education policy, and opportunities for student access and success. She has been involved in several cutting-edge national studies, and her recent work on the benefits of higher education, net prices and student unit record data systems has received wide acclaim. Alisa was recently appointed to serve as a member of the new U.S. Department of Education Committee on Measures of Student Success. She is considered a higher education expert who is well versed in various issues related to disadvantaged student populations. Alisa is Vice president of research and programs at the Institute for Higher Education Policy

Lauren Asher, a nationally recognized expert on student loans and financial aid, received the award in recognition of her work as president of The Institute for College Access and Success (TICAS). TICAS is an independent, nonprofit organization working to make higher education more available and affordable for people of all backgrounds. The Institute is home to the Project on Student Debt, which Asher co-founded in 2005. After serving in senior positions at the Kaiser Family Foundation, National Partnership for Women and Families, and the U.S. Department of Labor, she led Asher Policy Consulting from 2002-2005. Her clients included foundations and national, state, and local nonprofits working to improve the lives of children, youth, and working families.

State and Regional Leadership Awards

The NASFAA State and Regional Leadership Awards are presented to one individual in each region who exhibits high integrity and character, who has shown creative leadership and has inspired and encouraged others to actively participate in professional development, who has made outstanding contributions at the regional and state levels over a sustained period of time, and who supports the goals and objectives of NASFAA. These awards are announced at the NASFAA Conference but presented at the respective regional association conferences throughout the year. Award recipients are listed below:

- Cathy Patella (EASFAA) is director of financial aid at Wells College where she has been heavily involved in leadership roles at the State, Regional and National levels. She has served as president and treasurer for the state of New York.
- Vickie Crupper (MASFAA) is associate director of financial aid at the University of Ann Arbor Michigan. Her service to the financial aid industry spans over two decades and is an example of the positive impact that one person can have on so many others. Vickie exhibits high integrity and character and creative leadership, she inspires and encourages others to participate in professional development activities, and she continually supports NASFAA's goals and objectives.

- Cristi Millard (RMASFAA) is director of financial aid at Salt Lake Community College. Cristi has a long history of involvement and service at the state, regional and national levels. She is a sought after presenter at state, regional and national conferences. Her sense of humor, knowledge of and passion for financial aid, and enthusiastic attitude make her a wonderful mentor for new aid administrators as well as the seasoned professionals.
- Brent Tener (SASFAA) is associate director of financial aid at Vanderbilt University. Brent Tener has served in many different leadership roles at the State, Regional and National levels and this past year he served as a NASFAA commission director. He has been an example to others on how to inspire future leaders of our state and regional associations.
- Sherry Hudson (SWASFAA) is director of student financial aid at Southeastern Oklahoma University. Sherry has been very active within the financial aid community for many years on the state, regional and national levels. She has a total commitment to higher education and has worked tirelessly on behalf of our profession and the students she serves.
- Marianna Deeken (WASFAA) who started her financial aid career at community colleges in California and has served WASFAA as regional trainer for over 15 years.

NASFAA Committee of the Year

The NASFAA Committees of the Year for 2009-10, selected by National Chair Barry Simmons, are the Federal Issues Committee and the Institutional Program Management Committee. Simmons said that choosing the committees of the year is difficult because all the committees perform such great work. However, this year's committees of the year stood out by going above and beyond the call of duty.

Members of the 2009-10 Federal Issues Committee:

Bonnie Joerschke (Chair)

Dan Mann (Commission Director)

Ken Grugel

Robert Zellers

Patrick McTee

David Cecil

Mark Bandré

Tracie Teague

Bert Logan

Members of the 2009-10 Institutional Program Management Committee:

Lois Kelly (Chair)

Tami Sato (Commission Director

Suzy Allen

Judith Cramer

Pam Palermo

Marie Mons

Rick Renshaw

Helen Faith

COMING ATTRACTIONS

Watch for the March 2011 issue of *Student Aid Transcript*, which will include a special section on student debt, featuring topics such as:

- Default prevention strategies
- A legislative update on defaults
- Trends in cohort default rates

The March issue will also list all of the donors to the Dallas Martin Fund for Education in 2010. Donate now at www.nasfaa.org/DME.asp to be included on the list and to receive your copy of "The Art and Science of Student Aid Administration in the 21st Century," by Joseph A. Russo.

The College Board's Net Price Calculator — Now Available

Give prospective students a clear picture of their "financial fit" with your college.

With customizable options and broad accessibility, the Net Price Calculator is a reliable and convenient tool for you and your students.

Personalized

"I truly value being able to customize our calculator in ways that model our enrollment goals. This feature provides us the opportunity to convey both the value and affordability of Union College. I can use a simple approach for one group of students and a complex approach for another; I can personalize the award while reaching out with messages that give students a sense of who we are as an institution and why we might be a good fit for them."

Linda M. Parker, Director of Financial Aid, Union College

Easy to Implement

"The online self-service model works great. It has allowed us to complete the setup with rules specific to Brown with ease. The fact that we can control the setup and can easily make changes as needed due to adjustments in our financial aid policies certainly gives us peace of mind."

Jim Tilton,
Director, Office of Financial Aid, Brown University

Robust and Reliable

"The College Board's Net Price Calculator contains all the features and flexibility we need to provide students and parents with a sound estimate of their remaining costs to attend Loyola. The aid packaging features also enable us to reflect our specific policies, ensuring that students receive the best possible information regarding their aid eligibility."

Mark Lindenmeyer,

Assistant Vice President for Enrollment Management and Director of Financial Aid, Loyola University Maryland

For more information or to register for an online demonstration, visit **www.collegeboard.com/npc**.





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We got in when others were getting out.



STUDENT LOANS

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