A History of the National Association of Student Financial Aid Administrators

1996-2001

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NASFAA
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

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INTRODUCTION

In 1986 the National Association of Student Financial Aid Administrators (NASFAA) published a history of its first twenty years. The author of this thorough and well-researched treatise was Dr. Stephen Brooks, then a staff member at Wake Forest University in North Carolina and now the Executive Director of the North Carolina State Assistance Authority. I subsequently assumed responsibility for continuing the history for the decade from July 1, 1986, through June 30, 1996. Once again, NASFAA, an organization with which I have had a long and cherished relationship, has asked that I continue the history for the period from July 1, 1996, through June 30, 2001.

Obviously, my undertaking could not have been accomplished without an immense amount of help from NASFAA President Dallas Martin, other NASFAA executives and staff, and Sue Wood, my long time Stanford associate, who always could be counted on to resolve my countless difficulties with the computer.

NASFAA's activities during the five years are best presented in the following four parts:

1. Organization and infrastructure: governance, membership, finances, and communications.
2. Liaison with other organizations: collaborations and partnerships with federal and non-federal groups.
3. Professional development: training, research, minority concerns, conferences, awards and honors, and other activities.
4. Legislative and regulatory advocacy: addressing issues such as the reauthorization of the Higher Education Act of 1965 (HEA), budgets and appropriations, other federal legislation, and regulatory burden.

A summary of the most significant trends and occurrences of the five years concludes this history.

NASFAA ORGANIZATION AND INFRASTRUCTURE

The success of any organization relies in large measure in how efficiently it can govern itself and the effectiveness of its infrastructure. This part of the history presents in the following order sections on governance, membership, finances and communications.

Governance

The governance structure under which NASFAA functioned remained largely unchanged during the period of this history. Article IX of the organization's Bylaws assigned the Board of Directors responsibility for the conduct of the association's activities between membership meetings. The Board consisted of the National Chair, the National Chair-Elect, and the Immediate-Past National Chair, each elected for one year; and the president and 24 directors. In April of 1998, the Board of Directors eliminated the gender designations "chairman" and "chairwoman" from the officer titles. (NASFAA Board of Directors Meeting Minutes, 18-21, 1998.) Twelve of the directors were selected by the organization's six regional associations for terms that each region determined; the other 12 national directors-at-large were elected by the membership and served three-year terms. Also sitting with the Board in an ex officio, non-voting status were three commission directors appointed to serve one-year terms by the national chair.

The Board of Directors continued to hold three meetings a year in the autumn, typically in November; in the spring, usually in April; and at the National Conference in July. The autumn gathering was considered the Board's first meeting of the year while the one in July was its last. When it became necessary to conduct business between regularly scheduled Board meetings, Article X of the Bylaws assigned responsibility for dealing with it to the Executive Committee. That body was composed of the national chair, the national chair-elect, the immediate past national chair, the president, the four representatives-at-large serving their final year, and a director from each of six regional associations. The four representatives-at-large were added to the Executive Committee by Board action in July 2000. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) This change was made to enhance the committee and to make its deliberations better informed. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.)

The National Chairs who held office during the five years included:

- Marvin Carmichael of Clemson University of South Carolina, 1996-97
- John Parker of Drake University of Iowa, 1997-98
- Judith A. Schneider of the University of Texas at Arlington, 1998-99
- Irvin W. Bodofsky of the State University of New York Upstate Medical University, 1999-00
- Rachael Lohman of Wilkes University of Pennsylvania, 2000-01

Much of NASFAA's important work continued to take place in its committees, boards and task forces. Their efforts, in turn, were monitored by the three commission directors and materially assisted by the NASFAA's central office staff in Washington, D.C. The following committees functioned in the five years of this history:

- Association Governance and Membership Committee (AGMC)
- Awards Committee
- Diversity and Multi-Cultural Initiatives Committee (DMCI)
- Editorial Board of the *Journal of Student Financial Aid*
- Editorial Board of the *Student Aid Transcript*
- Finance Committee
- Graduate and Professional Issues Committee (introduced in 1998)
- National Conference Committee
- Nominations and Elections Committee
- Research Committee
- Training Committee

Several changes in the names and roles of certain committees occurred during the period. The Reauthorization Task Force functioned in 1996-97, and then gave way in 1997-98 and 1998-99 to a Legislative Issues Task Force, followed in 1999-00 and 2000-01 by a Federal Issues Committee. A Leadership Development Committee existed in four of the five years, except in 1999-00, when it bore the title of Task Force on Leadership Development. The Electronic Services Committee functioned during the first four years, but then became the Technical Services Committee in 2001-02.

Short-term committees addressed NASFAA's particular concerns during a given time:

- Inter-organizational Relations Committee (1996-97 through 1998-99)
- Need Analysis Standards Committee (1996-97 through 1997-98)
- Task Force on Standards of Excellence (1997-98 through 1998-99)
- Carnival of Learning Committee (1998-99 through 1999-00)
- Committee on Access and Choice (1999-00 through 2000-01)
- The position of NASFAA Historian was replaced by a small History Committee starting in 1999-00.

In 1998, National Chair John Parker asked the AGMC to examine the matter of whether there should be more permanency to committee names and structure as well as their assignment to the commissions. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) The study concluded that the names and duties of these bodies should be determined by the national chairs to provide them with the flexibility needed to carry out their responsibilities. For the most part, the committees met first at the time of the National Conference and then twice more during the year. The last two meetings took place in Washington, D.C. over a weekend, in order to reduce out-of-office time for committee members. (*NASFAA Newsletter*. Jan. 27, 1997.)

The organization was most fortunate during the five years to have a highly professional, experienced and dedicated staff. In 1996, Dr. Dallas Martin embarked on his 21st year at NASFAA's helm. He was appointed executive secretary in 1975 and named Executive Director three years later. Because of the 1985 action by the National Council, on July 1, 1987, the former position of president was changed to chairman or chairwoman of the Board of Directors and Dr. Martin became president. (Huff, Robert P.: *A Decade of NASFAA 1986-1996*.) The organization's sustained success in promoting the student financial aid profession and advancing educational opportunity for the students of this nation will always be associated with Dr. Martin's untiring efforts.

Joining Dr. Martin in the executive suite at NASFAA during the five years presented here was proven veterans Executive Vice President Joan Holland Crissman and Vice Presidents Sarah Ann Candon and Tim Christensen. Much of the work of NASFAA occurred in its divisions:

- Division of Finance and Membership Services
- Division of Government Affairs
- Division of Program Planning and Development
- Division of Training and Technical Assistance.
- Division of Communications (initiated 1996-97)
- Division of Electronic Services (1996-97 to 1997-98)
- Training Contract unit (1996-97 to 1997-98)
- Division of Professional Excellence (initiated 2000-01)

NASFAA carefully set forth its goals for the period in the Strategic Long Range Plan (SLRP) for 1996-2001. It marked the association's third such plan. The National Council (predecessor to the Board) adopted the first SLRP at its meeting on July 21, 1987. (Huff, Robert P.: *A Decade of NASFAA 1986-1996*.) These plans in general set the objectives that NASFAA hoped to achieve through its committees, boards and task forces, and provided a means to evaluate the outcomes. Preparation of the third SLRP was undertaken in 1994-95. The plan gained the unanimous approval of the Board of Directors in July of 1996. (NASFAA Board of Directors Meeting Minutes, July 12-13, 1996.) The following 15 goals were set forth in the plan:

Goal 1: Educate federal and state legislators on the economic, social and cultural benefits to the individual and the country, and on the investment value of financial aid funding.

Goal 2: Assume a leadership role in developing and responding to relevant public policy issues and in promoting appropriate public policy regarding student aid; publicize NASFAA's position on student aid issues to policy makers.

Goal 3: Maintain an active role in the review and development of effective financial aid need analysis systems, and promote standardization, consistency and simplicity in the student aid delivery system.

Goal 4: Review, develop and enhance all NASFAA professional development opportunities, taking into consideration the capabilities and needs of various constituents and the variety of available methods of delivery.

Goal 5: Review, develop, and enhance NASFAA publications and methods of information dissemination so that they are responsive to the diverse needs and capabilities of the membership.

Goal 6: Coordinate programs and activities among NASFAA and state and/or regional financial aid associations.

Goal 7: Assist institutions in evaluating alternative methods of managing financial aid operations, in responding to and utilizing new developments in telecommunications and other technologies, and in responding to trends in non-traditional education delivery.

Goal 8: Serve as a national leader and clearinghouse for the collection of student aid data, programs, and models, and assist institutions in developing similar baseline data for their internal use.

Goal 9: Strengthen financial aid administrator accountability and standards of performance.

Goal 10: Coordinate financial aid technical training for our non-financial aid colleagues within postsecondary institutions and expand inter-associational networking opportunities.

Goal 11: Promote early awareness of and planning for postsecondary education to the public, optimizing communication with students.

Goal 12: Raise public awareness of education by pursuing collaborative opportunities with profit and not-for-profit entities.

Goal 13: Educate the public on the value of student aid as an investment.

Goal 14: Monitor NASFAA's governance, structure and activities.

Goal 15: Maintain the fiscal integrity of the Association. (NASFAA Strategic Long Range Plan. Final Report, 1996-2001.)

The extent to which NASFAA achieved these objectives should become apparent through examination of the topics in this history.

Applause from a NASFAA Conference general session audience. (NASFAA founder Allan W. Purdy at far right.)

Membership

Article IV of the association's Bylaws continued to provide for four categories of membership: institutional, affiliate, constituent, and student. In addition, retiree group status was available to those who had retired from the field. In 1996-97, the total membership stood at 3,259. Five years later in 2000-01, the comparable figure was 3,195. During this period, institutional memberships dropped by 71, constituent memberships grew by fifteen, affiliated memberships were down by eight and student memberships remained constant at seven. Included in the 2000-01 total, in a status not tabulated in 1996-97, were five retirees.

As in the prior decade, private four-year colleges comprised the largest category. In 1996-97, the number stood at 965; this was almost double the number of public four-year colleges, which had 479 members. Four years later, in 2000-01, this differential approached the same proportion, 942 to 475.

The second largest category of institution was the public two-year college. It had 711 members in 1996-97 and 705 four years later. Private two-year colleges could claim 123 members in 1996-97 and 117 in 2000-01. Vocational/technical institutions rose from 146 to 150 during the period, while proprietary institutions dropped from 278 to 241. Graduate and professional institutions varied by only two during the same interval, dropping from 202 to 200. The remaining category, "Other Institutions" stood at 38 in 1996-97 and 41 in 2000-01.

Examination of institutional membership by region reveals that the Eastern Association of Student Financial Aid Administrators had the largest, 745 in 1996-97 and 726 in 2000-01. The Midwestern Association of Student Financial Aid Administrators was second with 684 members in 1996-97 and 659 four years later. Third was the Southern Association of Student Financial Aid Administrators with 565 members in 1996-97 and 557 in 2000-01. The Western Association of Student Financial Aid Administrators had 425 in 1996-97 and 412 in 2000-01, the Southwestern Association of Student Financial Aid Administrators had 299 in 1996-97 and 300 in 2000-01, and the Rocky Mountain Association of Student Financial Aid Administrators had 220 in 1996-97 and 212 in 2000-01. NASFAA had four foreign institutional members in 1996-97 and one more by 2000-01. The state with the largest membership in 1996-97 was California (247), followed by New York (174) and Pennsylvania (171). In 2000-01, the ranking remained the same but the number of members changed slightly: California (233), New York (169) and Pennsylvania (167). The state with the smallest membership, Alaska, was consistent with six in 1996-97 and 2000-01.

In general, as might be expected of a mature organization, membership remained quite stable. Change in either direction was without statistical significance with the exception categories with very small populations. Finance Committee Chairman Willie Williams told the Board of Directors at its spring 2001 meeting that a few members had left the organization because of school closings and an increase in dues for constituent members. (Minutes: NASFAA Board of Directors, April 29-May 2.)

NASFAA no longer engaged in membership drives but instead endeavored to sustain existing memberships and attract new members with its valuable services. The organization solicited information on the services that members desired as well as their opinions on a variety of topics by means of periodic surveys. In 1999, NASFAA sent a survey to the almost 5,500 individuals in the membership database. (*NASFAA Newsletter*, August 9, 1999.)

NASFAA implemented a new method of learning more about the interests of its members in 1996. The Board authorized $10,000 from the Product Development Fund to develop the Inter-Regional Visitation Program in April 1996. (Minutes: NASFAA Board of Directors, April 14-16, 1996.) The money paid the Board's regional representatives and its four representatives-at-large to travel to executive committee meetings or annual conferences in regions other than their own. The Board made this activity permanent in

April 1998 with the details to be worked out subsequently. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) As the program developed, the regions were expected to assume expenses, such as registration and some meals, while NASFAA was responsible for travel expenses.

Perhaps it was satisfaction with the organization's performance that kept many members from taking an active role in NASFAA's leadership and policymaking. The heavy demands on student financial aid administrators' time and energy were likely an even more compelling factor. For example, Past National Chair Judy Schneider observed to the Board of Directors in November 1999 that only three nominations had been received for Board representative-at-large positions. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) National Chair Irv Bodofsky voiced his concern to the Board at its July 2001 meeting that participation in NASFAA's annual elections had fallen over the years and nomination periods often had to be extended. (Minutes: NASFAA Board of Directors, July 20-21, 2001.) In November 2000, Mr. Bodofsky observed that only four nominations had been received for the 2001 elections. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000, p.1.2.6.) In commenting on her regional visits, National Chair-Elect Cruzita Lucero observed to the Board in November 2000 that she found a concern in the regions that too few individuals were volunteering for leadership positions or for committee assignments. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000, p.1.2.6.) Fortunately, NASFAA continued to receive an adequate number of applications to serve on its committees, boards and task forces. National Chair-Elect John Parker announced in April 1997 that he had 150 applications from members to fill 60-70 committee roles. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.)

On two occasions NASFAA revoked constituent memberships. (*NASFAA Newsletter*, January 24, 2000.) Both companies had violated a policy forbidding use of the organization's name or logo in seeking business. NASFAA's attorneys had warned them about the activity but they persisted. This action demonstrated NASFAA's strong commitment to maintaining the trust and integrity that it had built over the years.

Finances

NASFAA's leadership faced several financial challenges between the periods from mid-1996 through mid-2001. Cost containment became an important pursuit in the face of a membership seeking expanding services. The proposed operating budget for 1996-97 amounted to \$4,217,272 with 45.2 percent contributed by membership dues. (NASFAA Operating General Fund Budget, Proposed 1996-97.) Staff salaries and benefits accounted for 57.2 percent of anticipated expenditures. Five years later, in 2000-01, the budget had grown to \$5,907,819, with staff salaries and benefits accounting for 52.5 percent of the expected expenses. Income from dues was looked to for 39.4 percent of the budget. As dues fell as a percentage of the annual budget so did staff salaries and benefits. (NASFAA Operating General Fund Budget, Proposed 1996-97.)

The budgeting procedures underwent some modification during the period. The assignment of income and expenses to specific cost centers continued, although the nature of centers was altered as circumstances changed. In 1996-97, the centers were membership services, national conference, the Postsecondary Education Network (PEN), professional development and the *Encyclopedia*. (NASFAA Operating General Fund Budget, Proposed 1996-97.) In 1997, the PEN cost center was closed and the finances pertaining to that activity were transferred to membership services. (Minutes: NASFAA Board of Directors, July 7-8, 1997.)

For 2000-01, a cost center serving Standards of Excellence, a new activity that will be described subsequently, was created. (NASFAA Operating Budget 2000-01.) In addition to its operating budget, NASFAA maintained a reserve fund, a project development fund and an equipment/electronics fund. Income from outside activities was assigned to these funds. If any surplus was derived in the operating budget, it was placed in the reserve and could be used as necessary for the operating budget two years hence.

In July 1995, the Board of Directors had established a five-year financial model to guide the organization's increasingly more complicated fiscal planning. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) The model used seven principles to tackle the allocation of assets and investment strategies. By 1999, the Finance Committee considered a model that would require both the Board and the Finance Committee to examine—at each of their respective meetings—the budgets for the ensuing three to four years. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) Advocates of this approach believed it would better align Board program decisions to the current fiscal situation. National Chair Irv Bodofsky expressed enthusiasm for the new approach and called for it to be put into effect by the Board's April 2000 meeting.

Another procedural change concerned the timing of the Board's acceptance of the annual operating budget. Previously, it had been approved at the spring meeting for the upcoming fiscal year beginning July 1.

At its November 2000 meeting, the Board decided to move the adoption of the operating budget to its autumn meeting. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) Final review was still possible in the spring, however. The Board could approve expenditures from the special funds at any Board meeting, and on occasion, the Executive Committee could also make the approval.

The Board responded with concern to the Finance Committee's approval of \$232,155 in 1998 to underwrite the development of NASFAA's website without discussion by the full Board. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) The circumstances were determined to be unique and timing considerations influenced the committee's decision. The AGMC was asked to consider whether a maximum limit that may be spent without Board involvement should be established.

Major allocations from the project development fund and the equipment/electronics fund give an indication of the organization's priorities during the period. These funds permitted progress in several important areas without passing the costs on to the members through frequent dues increases. Financing of NASFAA's website development is one example. Another is \$35,000 drawn down from the project development fund in 1997 to train staff to use certain software and the Internet. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) An allocation of \$113,749 from the fund in 2000 was authorized to support the development of member services and a module for NCAA Division I institutions to be used in connection with the Standards of Excellence Program Reviews. (NASFAA Board of Directors Meeting Minutes, Nov. 12-14, 2000.) The equipment/electronic fund was utilized in 1997 to permit the central office to acquire a new telephone system. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) An additional $145,000 was drawn from the fund to purchase a web server and to enhance development of the NASFAA website. In 1999, the fund enabled the NASFAA to undertake development of a master database to replace several existing databases. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) Treasurer Sally Candon assured the Board that great benefit would accrue from the action. At the same time, the Board gave Dr. Martin the authority to spend from $5,000 to $25,000 from the equipment/electronics fund without seeking the consent of the Finance Committee.

It was becoming evident that some of NASFAA's long-established activities were starting to show revenue shortfalls. One example was the *Encyclopedia of Student Financial Aid*. Complaints about its cost were reported by one of the directors. This evoked the response that the *Encyclopedia* needed more effective marketing. Some directors expressed concern that the transition to an electronic version would result in fewer subscriptions. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.)

Activities identified in 1998-99 as losing money included the Leadership Conference for regional and state officers, training, and *The Advisor*. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) The Board considered these activities of sufficient benefit to subsidize them; however, it planned to watch these activities closely. Revenue from training was expected to improve as NASFAA resumed training workshops twice a year instead of once. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.) *The Advisor* underwent extensive review and a focus group of high school counselors was planned to aid in a major revision. (NASFAA Operating Budget 2000-01.)

Confronted with a challenging shortfall in revenues, the organization sought to reduce expenses and seek alternate sources of income. Finance Committee Chair Roger Koester informed the Board at its spring 2000 meeting that belt-tightening measures, including reductions in travel and other costs, were being proposed. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) Actually, major savings were an outcome of the October 1998 relocation of NASFAA's central office from 1920 L Street NW, Washington DC to 1129 20th Street, NW, Washington, DC. Not only did the move of just a block and a half result in "enhanced meeting facilities and electronic communications capabilities, the new location also cost four dollars per square foot less than the L Street office that NASFAA had occupied for ten years.

Ultimately, NASFAA was compelled to increase it dues by $50, effective for the 2001-02 fiscal year. The full-time equivalent rate in the dues formula remained constant while the increase was to the base. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) During the Board's various discussions of the increase, several interesting considerations surfaced. For example, as earlier mentioned, members wanted enhanced services without paying higher dues. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) Existing dues were said to be significantly lower than those of other national education associations. For example, a member informed Chair Bodofsky in fall 1999 that the individual's publicly supported university paid dues of $25,000 per year to one of the Washington presidential associations, $10,000 a year to an organization similar to NASFAA, and $573 a year to NASFAA. (*NASFAA Newsletter*, January 18, 2000.) NASFAA's costs for serving larger institutional members had actually decreased because of their use of electronic means to access tools and information. This meant that they were paying a disproportionate share of the organization's costs. Director Janis Linfield opined that the growing reliance on electronic means for communication actually served to contain costs and postpone a dues increase. (Minutes: NASFAA Board of Directors, July 7-8, 1997.)

In recommending a dues increase for 2001-02, the Finance Committee emphasized that it would allow for sorely needed improvements in staff compensation. The Board learned in November 2000 that these salaries were 60 percent lower than those at comparable Washington, D.C. education organizations. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) The Board charged the Finance Committee with producing a three-year plan to improve this situation. Hastening action to improve staff salaries was the loss of 20 out of 35 staff members between May 1998 and November 2000, with half departing to take higher-paid jobs. The committee proposed bringing staff salaries to the median level of comparable organizations over three years. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.)

NASFAA took several steps that gave promise of enhancing its revenue position. For example, it reached a partnership agreement with Peterson's to create a comprehensive public student financial aid website. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.) While not affecting the operating budget, the arrangement did permit the return of $150,000 originally earmarked for the development of the organization's website. Revenue was secured from NASFAA's electronic advertising activity, called NASFAA Business Resources. (*NASFAA Newsletter*, April 27, 1998.) Forty lenders and other vendors were afforded the opportunity to publicize their products and services to the financial aid community and the rest of higher education through the website.

Extensive development efforts were promptly undertaken as well. The development plan brought to the Board of Directors in April 2000 placed emphasis on improved communication with a variety of constituencies and designated the project development fund to receive unrestricted and endowment gifts. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) The following July, Dr. Martin reported that development efforts were meeting with encouraging success. (NASFAA President's Report, July 2001.) NASFAA's endowment and website sponsorship attracted support. NASFAA also received encouraging partnership requests, including conducting research for the Department of Education and a delivering a distance learning and education workshop. In the 15 months that the revenue enhancement had been underway, $50,000 had been received and another $70,000 had been pledged. As NASFAA concluded 2000-01, it seemed to have achieved a state of cautious fiscal equilibrium. However, it would need to restrain its expenditures, market its services vigorously, and realign its investments.

Communications

At the very heart of the infrastructure of any successful organization is the ability to communicate speedily and effectively with its constituents and the public it serves. Between 1996 and 2001, NASFAA dramatically expanded its reach through its almost total conversion to electronic communication, but also continued to produce some print periodicals as well.

Electronic Communications

Decisions made by the United States Department of Education (ED) requiring institutions to receive information and perform certain processes electronically undoubtedly hastened NASFAA's electronic conversion. At the National Conference in July 1998, members learned that ED would soon stop sending institutions Federal Registers, Dear Colleague Letters and other materials in paper form. (*NASFAA Newsletter*, August 10, 1998.)

NASFAA had ventured into electronic communication with its members long before ED's announcement, however. More than 10 years earlier, in 1987, NASFAA had inaugurated its electronic Postsecondary Education Network (PEN). (Huff, Robert P.: A Decade of NASFAA 1986-1996.) The guiding principles at the time were to make PEN user-friendly and inexpensive for members. PEN was not embraced by all NASFAA members, however. Dr. Martin informed the Board at its November 1998 meeting that only about half of the members had signed up for the service. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.)

PEN became accessible via the Internet on January 1, 1996, and became a benefit of NASFAA membership on July 1, 1996, eliminating the separate user fee. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) In November 1996, the Board defeated a motion to require directors and committee members to use email to communicate because email was viewed by some as "too intrusive" and was not yet available to many individuals. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.)

NASFAA inaugurated two full-fledged websites in 1996. (*NASFAA Newsletter*, July 12, 1996.) The first accommodated PEN. The second assisted students and parents with *Timely Information for Parents and Students (TIPS)*, a regularly updated publication about enrolling in and financing college, and *Cash for College*, a flyer designed to inform families about student aid. The student and parent site would eventually also provide early awareness information and other relevant resources.

The Board of Directors confirmed at its April 1997 meeting a decision to move the *NASFAA Newsletter* and the Federal Monitor series to its new and expanded member website. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) The goal was to reach members more immediately, at lower cost, with less waste of paper. PEN ceased to exist on July 1, 1997, replaced by the *Newsletter* and other online resources. NASFAA published its final paper issue of the *Newsletter* on August 8, 1997.

Unlike the twice-monthly paper *Newsletter,* NASFAA published the online version weekly. (*NASFAA Newsletter*, July 17, 1997.) The website also featured a daily summary of significant developments, called *Today's News*. Some Board members expressed concern that members may not be keeping pace with the rapid transition to electronic communication. In November of 1997, Willie Williams of Morris Brown College, a member of the Board of Directors and the Finance Committee, observed that 300 members—about 10 percent of the membership—had yet to register to use the website. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) NASFAA initiated a campaign to help new users navigate the website, and NASFAA Chair John Parker wrote to the membership urging its support for the electronic services being developed. By the beginning of 1998, it was estimated that about 200 members were not yet using email or the Internet. (NASFAA President's Report, January 1998.) This number was expected to drop even lower because of ED's mandate that institutions participating in Title IV programs have Internet access.

Further development of the member website took place at a rapid rate. By early February 1998, the Regulatory Analysis and Assistance, Student Aid Tools, and Research menus were already completed. (*NASFAA Newsletter*, February 2, 1998.) Next to be tackled were Government and Legislative Affairs; Meetings, Conferences and Workshops; and Membership and the Association. Moved online from paper later in the year were the President's Report, Association Activities and the Important Date Calendar. (*NASFAA Newsletter*, Nov. 16, 1998.) The organization sought and received considerable input from the membership on its satisfaction with and usage of the website. (*NASFAA Newsletter*, July 16, 1998.) A total of 514 of NASFAA's approximately 3,000 members responded to a membership survey in which many respondents gave very high marks to the website.

The website also became a valuable medium for training. The success of the beta testing of satisfactory academic progress training encouraged the Training Committee to commit to greater reliance on the website for training. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.) The Research Committee in 1998 began considering using the website to house the Rapid Survey Network, and in April 2000 recommended using Internet technology for that network as well as other surveys. Two years later the committee recommended to the Board using web technology for that network and other surveys as well. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.)

The rapid and significant expansion of the member website, while given priority status, did not result in neglect of the public site (NASFAA President's Report, Mid-Oct./Mid-Nov. 1997.) TIPS and *Cash for College* continued to be the heart of the resources available on the public site. Dr. Martin intended the public site to be useful to students, parents, and counselors, and hoped that one day NASFAA members could refer students and parents to it to obtain important information on preparing for an succeeding in a college education as well as financing it. Some members might see its availability as enhancing their own websites. Members were to be consulted for input on the type of information they felt would be most useful in achieving this goal.

NASFAA's objective of helping families gain admission to and afford postsecondary education did not end with its public website. In May of 1996, Dr. Martin announced that NASFAA had become the sponsor of Mark Kantrowitz's "Financial Aid Information" website. (NASFAA President's Report, May 1996.) The page had begun in 1994 as an extension of "Prentice Hall's Guide to

Scholarships and Fellowships for Math and Science Students." (*NASFAA Newsletter*, July 12, 1996.) Mr. Kantrowitz had served as the publication's author and had maintained the page on the computers at Carnegie Mellon University, where he was enrolled for graduate study. Upon completion of this study, he no longer had access to Carnegie Mellon facilities. When he looked elsewhere to maintain his service, NASFAA stepped forward with two years of support. Mr. Kantrowitz retained editorial control of the website.

Dr. Martin emphasized the value of the service not just to students and parents but to financial aid administrators as well. The page's Fastweb service offered a database of 18,000 scholarships, fellowships and loans and attracted over 10,000 hits a week. The site also provided the advice of experts and an online family contribution estimation calculator. When the sponsorship ended on June 30, 1998, Dr. Martin spoke most appreciatively of the arrangement that had enabled several million students to benefit from the Financial Aid Information Page, and explained that with the continuing refinement of the organization's public website, the arrangement was no longer required. (*NASFAA Newsletter*, March 9, 1998.)

NASFAA entered into an agreement in December 1998 with Peterson's, a subsidiary of the Thompson Corporation, long known for reliable information on postsecondary education. (*NASFAA Newsletter*, January 19, 1999, pp. 4-5.) Peterson's and NASFAA had previously collaborated on a scholarship and loan guide for adult students. Under the new agreement they would cosponsor CollegeQuest, a website described as "the most comprehensive, one-stop resource for financial aid and admissions on the Internet." (*NASFAA Newsletter*, January 19, 1999, pp. 4-5.) Peterson's would provide the site with data on every accredited college in the country as well as a listing of 800,000 scholarships. NASFAA, in turn, would contribute technical information about financial aid processes. Both organizations stood to benefit from this opportunity to market their particular goods and services. The site would begin operating in this expanded mode at the end of January 1999.

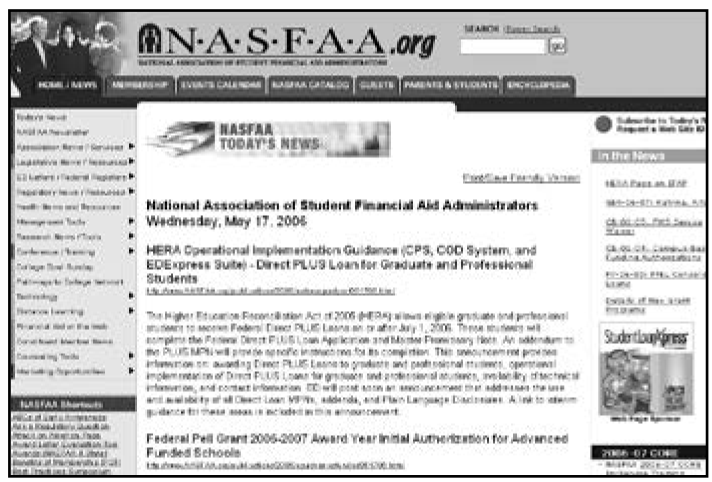
As the organization expanded its reliance on electronic communications, NASFAA offered its members help in learning how to use technology. For example, a pre-National Conference workshop at Las Vegas in July of 1999 was devoted to the topic of Using the Internet Technology to Manage Information. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.) The Electronic Services Committee and the staff collaborated to produce a kit to help members prepare for the Y2K transition which was mailed to members, state and regional associations, and posted on the NASFAA website. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) NASFAA also produced a monograph was prepared to assist members advance their technological management skills.

As the first phase of NASFAA's website was completed in the late autumn of 1997, Dr. Martin emphasized that there was no such thing as "end results when it came to a website." (NASFAA President's Report, September/Early October 1997.) He explained that the second phase of the activity would involve equipping the staff to carry the future development forward with less frequent assistance from consultants. The improvements that marked phase two of the membership website's development were largely enhancements. (NASFAA President's Report, January 1998.) NASFAA began centralizing its databases in 1999, selecting a vendor to help make data more useful by upgrading and updating data availability. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.)

Planning for a major revision of NASFAA's websites, both member and public, got underway in 1999. The association solicited bids from several companies, emphasizing considerations of cost and timeliness with the objective of meeting the following specifications: (NASFAA President's Report, July 1999.)

- Highlight the site's hard news focus and make it easy for users to locate documents and features;
- Provide a flexible, stable system that would be is relatively easy to maintain and update; and
- Allow for easy upgrades to take advantage of future software versions and enhancements as well as technical advances.

After significant scrutiny of vendor-submitted information, NASFAA staff chose Xpedior for the revision. (NASFAA President's Report, November 1999.) The determination was made to keep the web server at the NASFAA office rather than outsourcing it. Once again the organization turned to the membership for its views and opinions on what the upgrade and redesign should include. (*NASFAA Newsletter*, December 20, 1999.) Development proceeded at such a rapid pace that the emerging site could be demonstrated to the Board of Directors at its spring meeting in 2000. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.)



Beta testing of the new member website was accomplished in the spring of 2001. (NASFAA President's Report, April 2000.) Planning was also begun at that time for a graduate aid portal on the website. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001.*) Performance was identified as the most import consideration in advancing the project.

On April 23, 2001, the new member website was transferred from Xpedior's computer to NASFAA's facility. Next staff performed the immense task of entering subscription data for the 8,000 administrators who had indicated the wish to use the site. In yet another development, the staff began testing use of a one-way listserv to distribute *Today's News* as an alternative to email.

The new member site became operational with about 7,500 subscribers, reaching approximately 19,000 financial aid professionals. (*NASFAA Newsletter*, June 6, 2001.) The site operated well, but it was necessary for some users to move to Netscape 6.01 or Microsoft Explorer rather than using the older Netscape 4.77 version. Although the planned revisions to the public site had not yet become operational at this time, it remained under development at the close of the 5-year period of this history.

While NASFAA and Xpedior worked on architectural improvements to the member website, staff and committees continued to expand the volume of useful items available on the site. Staff created a Y2K compliance home page to assist members to understand and implement the numerous requirements surrounding this issue. Staff also added a link to NASFAA's resources and news pertaining to negotiated rulemaking on the homepage. (*NASFAA Newsletter*, February 22, 1999.) The long-awaited Forms Bank made its appearance on the website in spring of 1999. (*NASFAA Newsletter*, April 19, 1999.) The Forms Bank featured sample forms submitted by members and arranged by topic, such as award letters, requests for verification materials, disclosures, etc.

Additional resources appeared on the NASFAA website in 1999, including "Using Federal Tax Returns in Need Analysis," results of NASFAA's staffing and salary survey, and the 15th edition of the *Institutional Guide to Self Evaluation*. (*NASFAA Newsletters:* Nov. 1, 1999, and December 13, 1999.) Shortly before the new member site became operational, NASFAA added to its existing site the *NASFAA Report on Title IV Programs* and a checklist that could be used to ascertain eligibility for these programs. (*NASFAA Newsletters*: March 9, 2001, and March 26, 2001.) NASFAA posted *The History of the National Association of Student Financial Aid Administrators 1986-1991* on its site in late spring 2001.

Print-based Periodicals

Along with the *NASFAA Newsletter*, most prominent of the association's periodicals were *Journal of Student Financial Aid*, an academic research journal focused on student aid-related issues, and *Student Aid Transcript*, a magazine addressing current financial aid issues, best practices, and NASFAA events and services. Unlike the *NASFAA Newsletter,* which transitioned to an online format, the *Journal* and *Transcript* continued to be published in paper form throughout the period. The magazine also appeared on the website as early as April 1996. (Minutes: NASFAA Board of Directors, April 14-16, 1996.)

Two challenges, neither new, confronted the *Journal* and the *Transcript* during the 1996-2001 period. The lack of material submitted for publication was one, which led to the second issue: delays in meeting publication schedules. In the autumn of 1998, 1998-99 National Chair-Elect Irv Bodofsky called on NASFAA's Board to take an active role in research and writing up findings for publication, and to encourage others to do so. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) The limited number of manuscripts submitted to the *Journal* caused some directors to question whether it was being published too frequently. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) Board member Sheryl Spivey of the University of Minnesota-Twin Cities defended the frequency, calling the *Journal* "evidence of the scholarly underpinnings of the profession." This view was shared by Dr. Martin, who advised against any action that might be viewed negatively by the higher education community.

A host of strategies and tactics were employed in an effort to generate additional contributions to both publications. The *Journal's* editorial board, under Editor Joseph Russo's leadership, recommended promoting additional student aid research by better publicizing information on available research grants. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) Members of the *Journal* Board also planned to request assistance in finding authors through state and regional financial aid associations, department heads of selected higher education programs in graduate schools, associations involved in higher education research, the Research-L listserv. The NASFAA staff liaison to the *Journal* board sent a notice to 2000-01 NASFAA committee chairs reminding them to encourage research and authorship by their committee members. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.)

Newly appointed Director of Research Kenneth Redd increased both the number and quality of manuscripts submitted to the *Journal*. (Minutes: NASFAA Board of Directors, April 2-May 2, 2001.) Mr. Redd also played a role in publicizing NASFAA's research activities and engaged in significant networking with research colleagues in other organizations.

Those responsible for the *Transcript* also worked diligently to generate more articles and to improve the general quality of the publication. Senior Associate Director of Communications Linda Conard, named editor in 1998, reinvigorated the magazine, publishing six issues of the quarterly magazine in a one-year period to return it to its on-schedule status. National Chair Judith Schneider numbered restoring the publication to its original schedule among the major successes of her term. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.)

As with the *Journal*, the state and regional financial aid associations and committee chairs were asked to help generate articles. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) Among other actions taken was a request that speakers at their conferences consider converting their presentations into articles. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) The editor also planned to produce issues devoted to a single topic of significant concern to members and publicize each magazine issue more extensively through NASFAA's website. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) November 2000 saw the largest issue of *Transcript* to date, and introduced a *Legal Checkup* column providing an attorney's eye-view of issues in student aid administration. (*NASFAA Newsletter*, March 19, 2001.)

LIAISON WITH OTHER ORGANIZATIONS

NASFAA continued to enjoy the status of the premier national organization dealing with student financial aid throughout the period, as it had from its origins. NASFAA became connected with a growing variety of organizations and agencies as the student aid programs grew in size and complexity. Collaborative activities took a variety of forms, including attendance at various governing boards meetings, presentations at conferences, joint research projects, cooperating in training events, and joint advocacy efforts on student aid issues.

Membership in Other Higher Education Associations

In 1996, NASFAA held membership in four other higher education organizations: the American Council on Education (ACE); the Committee for Educational Funding (CEF); the Council for the Advancement of Standards (CAS); and the National Collegiate Athletic Association (NCAA). During the next five years this membership list grew significantly as did the degree of collaboration. A likely stimulus for this increase was Goal 10 of the Strategic Long-Range Plan for 1996-2001, which provided that besides coordinating the training of non-financial aid personnel on college campuses, the organization should "expand inter-associational networking opportunities." (NASFAA Strategic Long Range Plan, 1996-2001: Final Report.)

Increased Focus on Inter-Organizational Relations

When Chair-Elect Marvin Carmichael spoke of his plans for his year in office in July 1996, he announced the establishment of an Inter-Organizational Relations Committee for 1996-97 to further relations and communications with other organizations. (NASFAA Board of Directors Meeting Minutes, July 12-13, 1996.) Dr. Martin believed that these efforts would contribute to forging partnerships between student personnel staff on individual campuses, and would provide significant value in achieving the reauthorization of the Higher Education Act. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) Several NASFAA leaders emphasized the importance of working with associations with common interests. In November of 1997, Chair John Parker urged the expansion of these relationships, citing Strategic Long Range Planning Goal 10. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) Chair-Elect Rachael Lohman declared inter-associational engagement to be among the goals that she planned to set for her committees for her year as national chair. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.)

One of the first issues that NASFAA's Board of Directors had to face in expanding and strengthening its relationships was determining which organizations should be invited to its meetings. The question arose in connection the new Inter-Organizational Relations Committee's proposal to the Board to invite the National Council of Educational Opportunity Associations to a meeting. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) Visits to the Board of Directors (previously known as the National Council), had been taking place for most of the history of the organization. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) A representative of the Department of Education could be counted upon to be present at most NASFAA Board of Directors meetings, and the College Scholarship Service (CSS) and the American College Testing Program (ACT) were regular attendees. Representatives of other organizations like the National Council of Higher Education Loan Programs (NCHELP). The National Association of College and University Business Officers (NACUBO) and the Consumer Bankers Association (CBA) occasionally participated in NASFAA board meetings as well.

The new emphasis on inter-organizational relations led the Board to invite other higher education associations to its meetings to make presentations. Not all of these were in-person visits. For example, ACE's Vice President for Governmental Relations Terry Hartle joined the Board at its April of 1997 meeting via conference call. Dr. Hartle's wide-ranging commentary and responses to directors' questions addressed the impending reauthorization of the HEA, efforts to achieve a balanced federal budget, and rising college costs. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) The following November, Associate Executive Director of the American Association of Registrars and Admissions Officers Roger Swanson visited the NASFAA Board to describe the activities and composition of his association. He identified technology as the most important common concern between the two organizations, and complimented NASFAA, calling it "an absolutely key and influential player in higher education." (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.)

Kevin Krueger, associate executive director of the National Association of Student Personnel Administrators (NASPA) attended the April 1998 board meeting with a message stressing the value of greater contact and cooperation between the two associations. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) William R. Fendley, president of the Association for Institutional Research (AIR) shared information about recent data collection improvements in the Integrated Postsecondary Education Data System during NASFAA's April 1999 Board meeting. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) When the Board met in July of 1999, National Student Loan Clearing House President Dan Boehmer and institutional representatives Keith Jepsen and Wayne Sparks provided a briefing about the functions of their organization, which served 2,206 postsecondary institutions and over 10 million students. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.)

The new emphasis on exchange with other higher education associations did not flow only in NASFAA's direction. John Parker, National Chair in 1997-98, represented the organization at NASPA's annual conference. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) Mr. Parker had also participated in the College Board's Federal Pell Grant 25th Anniversary Celebration, which was co-sponsored by NASFAA. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) National Chair Judy Schneider attended the College Board Colloquium and the NASPA conference in New Orleans. As Past Chair, Ms. Schneider participated in a TRIO conference sponsored by the Council for Opportunity in Education (COE). (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) National Chair Irv Bodofsky attended the annual awards dinner of the Committee on Educational Funding and prepared an article for COE's newsletter. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) National Chair Rachael Lohman also attended a COE meeting. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000)

Committee Connections with Other Organizations

NASFAA's committees also made connections with other groups. For example, the NASFAA Research Committee reported in November 1996 that it was conferring with the National Postsecondary

Education Cooperative and the College Board on uniformity in data collection in 1996. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) By the autumn of 1996, NASFAA's new Inter-Organizational Relations Committee had met with a representative of NCAA and invitations had been issued to the College Board to join its future discussions. The committee also called for the activities of NASFAA's Leadership Conference to be coordinated with the meetings of other organizations when similar topics were being addressed. (Minutes: NASFAA Board of Directors, July 7-8, 1997.) Dr. Martin applauded the efforts of the new committee, declaring that it was essential that the higher education associations work together on "self-regulation and the setting of standards." (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.)

The organization's Federal Issues Committee (FIC) carried on contact with numerous bodies. At its September 2000 meeting, FIC received briefings from the representatives of the Department of Education, ACE and the Committee on Education Funding. (NASFAA Board of Directors Meeting Minutes, Nov. 12-14, 2000.) The following year it met with representatives of the National Association of Independent Colleges and Universities (NAICU), including Vice President for Government Relations Sarah Flanagan. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) Bryan Fitzgerald, Staff Director of the National Advisory Committee on Student Financial Assistance, also briefed the committee on his organization's latest study of access to higher education.

In its efforts to generate more articles for *Journal of Student Financial Aid*, its editorial board and the NASFAA staff networked with the National Association of State Scholarship and Grant Programs (NASSGAP) and the National Council for Higher Education Loan Programs (NCHELP). (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) NASFAA's Graduate and Professional Issues Committee exchanged information on important common issues with National Council of Graduate School's Vice President and Director of Governmental Relations Thomas Linney. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001*.) NASFAA's Research Committee sought to become acquainted with the data analysis and research underway at several Washington D.C.-based organizations, including the Institute for Higher Education Policy, the National Center for Education Statistics and the Advisory Committee on Student Financial Assistance. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001*.)

NASFAA Connections with the U.S. Department of Education

Of course, NASFAA maintained no more intense and frequent interactions than with the United States Department of Education (ED), which regulated the federal student aid programs. This relationship prevailed from the beginnings of the organization in the late 1960s, when ED's predecessor, the U.S. Office of Education, existed as part of the Department of Health, Education and Welfare. Many of the contacts are described in detail in the relevant topical parts of this history; it suffices here to identify the major areas of contact.

As has been noted, ED's Director of the Policy Development Division Jeffrey Baker provided briefings and responded to questions at every meeting of NASFAA's Board of Directors during the period. Secretary of Education Richard Riley was the keynote speaker at the National Conference in Philadelphia in July 1997. As a rule, a large contingent of ED personnel attended every National Conference to offer updates on current federal student aid issues and conduct numerous interest sessions.

The membership relied on the NASFAA staff to monitor and keep it informed of ED's actions with respect to the Title IV programs and related matters. Quite often, this task involved clarifying ED's directives. Starting in May 1997, NASFAA staff met monthly with ED's policy personnel with the purpose of addressing unresolved questions and issues. (NASFAA President's Report, March 1997.)

NASFAA played a significant role in ED's rulemaking activities, particularly after the 1998 reauthorization of the HEA, not only in negotiated rulemaking, but also in other areas. NASFAA closely followed ED's initiatives to keep members informed and to provide critical insights from the perspective of its members and the students and families they served. Some of the initiatives were programmatic, while others were operational. One initiative of considerable importance was Project EASI (Easy Access for Students and Institutions). Dr. Martin, who had served on the project's steering committee, characterized it as an effort to modernize student aid delivery. (Minutes: NASFAA Board of Directors, July 7-8, 1997.) EASI was linked to the broader Access America, which had as its objective establishing electronic communication between the American people and federal departments and agencies.

NASFAA also played a role in ED's modernization initiatives. The most important of these was ED's effort to turn its Office of Student Financial Assistance into a performance-based organization (PBO). Dr. Martin characterized the project of great value because the ED was burdened with "out-of-date technology and costly non-value-added processes and systems." (Message from the President, June 1999, p.2.) The PBO was anxious to gain input from all interested parties. In response, NASFAA joined with NCHELP to sponsor a town hall meeting and teleconference so that members of both organizations could express their opinions and ask questions about the new organization.

Another matter over which NASFAA had a serious concern was the way ED's plans for implementing the new Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP). (NASFAA President's Report, February 2000.) The organizations disagreed on what adjustment could be made in institutional gift aid because of the federal award, although the program was not scheduled to begin until 2005.

NASFAA also interacted with ED on training issues. At the beginning of the five-year period of this history, NASFAA was a subcontractor for the National Computer Systems (NCS) program to conduct a five-year training program for the ED. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) NASFAA also continued to serve as a subcontractor to the National Council of Educational Opportunity Associations (NCEOA) for training of TRIO personnel, an activity supported by federal funds. In 1998, the organization submitted an unsuccessful bid to become ED's primary training contractor with the option for renewals. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.)

NASFAA and ED collaborated in an ongoing effort to create an "interactive calendar," to reduce competition between the two organizations' events. (Minutes: NASFAA Board of Directors, Nov.

15-17, 1999.) When Raytheon, an ED contractor, encountered difficulty reaching student borrowers, NASFAA helped publicize the NSLDS process for mid-year transfers. (NASFAA President's Report, April 2001.) It was clear that both NASFAA and the Department shared the common goal of assisting students, although their approaches differed at times.

Collaboration on Technology Issues

In light of the rapid shift to significant reliance on electronic technology, it is not surprising that many interactions with ED and other groups would fall within that arena. In July 1996, the Board of Directors approved a motion that NASFAA join the Accredited Standards Committee (ASC). (NASFAA Board of Directors Meeting Minutes, July 12-13, 1996.) ED had also become a new member. Established in 1979, ASC was involved in setting the standards for the electronic exchange of data.

NASFAA joined several other organizations in the painstaking task of developing a Master Promissory Note, which would be submitted for ED's approval. (NASFAA President's Report, July-August 1996.) A task force, organized by NCHELP, conducted the project. Task force members included NCHELP, NASFAA, the Consumer Bankers Association (CBA), the Education Finance Council (EFC), ELM Resources, the Student Loan Servicing Alliance (SLSA) and the Coalition for Student Loan Reform. Both Guaranteed Loans and Direct Loans were affected by this effort, which would become a key component in the electronic processing of student loans once the note gained ED's approval. The process took two years to complete. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.)

The Board decided in April 1997 to postpone joining the Higher Education Electronics Standards Council (ESC). (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) ESC, which owed its existence largely to the American Association of Collegiate Registrars and Admissions Officers (AACRAO), was also engaged in establishing data standards. The four-year membership cost of $300,000 contributed in part to the decision. If NASFAA joined, Dr. Martin wanted to ensure that financial aid practitioners would have a role in the work of ESC. ESC was restructured into a partnership, largely through the efforts of NASFAA, AACRAO, and NACUBO. By July of 1998, ESC was open to all interested higher education institutions. Its stated mission was "[A]ssuring that national and international electronic standards are developed that best serve the needs of the postsecondary education community in the electronic delivery of data for student financial aid processes, exchange of academic transcripts, and test score reporting." (NASFAA President's Report, January 1998.)

ESC data format and transmission requirements had to conform to those of the Accredited Standards Committee (ASC X12) of the American National Standard Institute (ANSI). NASFAA held membership on the ASC Committee and NASFAA's Technology Initiatives Committee (the successor to the Electronic Services Committee) worked with the Postsecondary Electronics Standards Council (PESC) staff on Extensible Markup Language (XML) and its application. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000)

In another collaborative effort relating to technology, NASFAA joined with The Education Resources Institute (TERI) to produce electronic guidelines for early outreach projects. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) NASFAA, CBA, EFC, NCHELP, NACUBO, and SLSA sponsored a town hall call-in on May 3, 2001, dealing with electronic signatures. (NASFAA President's Report, April 2001.)

Collaboration on Policy Outcomes and Standards

NASFAA always stood ready to join other associations in promoting desirable policy outcomes and insuring proper policy implementation. For example, with the enactment of the Taxpayer Relief Act of 1997, which created institutional reporting obligations for the Hope Scholarship Tax Credit, the Lifetime Learning Tax Credit, and other education tax benefits, NASFAA collaborated with several higher education associations to seek the least burdensome approach to implementation. (NASFAA President's Report, September/Early October 1997.) Together with ACE, AACRAO, and NACUBO, NASFAA sponsored a video conference on the reporting obligations. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.)

The Washington-based higher education associations again joined forces to seek sensitivity to institutional needs as the Coordinating Interagency Partnership Regulating International Students (CIPRIS) began to develop its tracking requirements. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) When Rep. Howard P. "Buck" McKeon, Chair of the House 21st Century Competitiveness Subcommittee, announced his FED. UP initiative to make federal programs more effective, NASFAA followed the lead of ACE and, in company with other higher education associations, submitted 21 pages of recommendations for regulatory relief. (Minutes: NASFAA Board of Directors, July 20-21, 2001.)

NASFAA also joined with the Alliance to Save Student Aid (later renamed the Alliance for Student Aid) to advocate for raising, or at least maintaining, federal student aid appropriation levels. By spring 2001, the Alliance consisted of 61 members. (NASFAA President's Report, April 2001.) A similar group, but with the broader goal of adequate support for all levels of education, was the Committee for Education Funding (CEF). Founded in 1969, CEF could boast of a membership of over 80 education associations, organizations, and other entities. (NASFAA President's Report, December 1996/ January 1997.) NASFAA Assistant Director for Governmental Relations Kenneth McInerney, who had earlier served as its treasurer, was elected its vice president in December 1996.

Promoting good practices and professional standards were also important efforts in which NASFAA readily aligned itself with other associations. For example, the Council for the Advancement of Standards in Higher Education (CAS) produced new guidelines for 23 different functions and services typically found at America's colleges and universities. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) Along with the guidelines, CAS developed self- assessment instruments applicable to the guidelines. NASFAA drafted guidelines that pertained to student financial aid and CAS adopted virtually all of NASFAA's recommendations. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.)

In 1996, an ad hoc committee composed of NASFAA, NACAC and AACRAO developed a good practices statement dealing with the issue of negotiating financial aid packages. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) Another joint effort united NASFAA, the College Board, and the National Association of College Admissions Counselors (NACAC) to draft a statement of good practices relating to award offers. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) NACAC envisioned the outcome as a common notice, while NASFAA's Committee on Access and Choice held out for an instrument that could be used to evaluate an offer. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) The latter position prevailed and it was expected that the evaluation instrument would be ready for the 2001-02 academic year. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.)

Collaboration in Training and Research

Collaboration among related associations allowed for cross training in areas of mutual interest. Distance learning became a particularly significant topic for NASFAA starting in 1997, no doubt in part due to a highly productive preconference workshop on the subject held at the 1997 National Conference site.

NASFAA became a sponsor of an AACRAO Virtual Learning Environment Policy Summit dealing with financial aid for distance learning during 1997. (NASFAA President's Report, Mid-Oct./Mid-Nov. 1997.) NASFAA and AACRAO also helped to sponsor a conference by the publication *Higher Education Washington* in November 1998 addressing recent reauthorization of the HEA and delivery matters. In 2000, the NASFAA Training Committee made plans to join NACUBO, AACRAO and NASPA in offering collaborative training once a year at four different sites. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000, p.1.2.6.)

Several higher education associations also began presenting more interest sessions at each other's annual meetings. For example, College Board, AACRAO, NACUBO, and NASPA offered sessions on matters of common interest at NASFAA's National Conference in Las Vegas in July 1999. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) The previous year, NASFAA had presented three interest sessions on financial aid for the NACAC conference in autumn 1998 as well as a "Financial Aid 101" workshop prior to NACAC's 1999 conference. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.)

In terms of research activities, NASFAA again collaborated with the College Board in 2001 to conduct the popular Survey of Undergraduate Financial Aid Policies, Practices and Procedures. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001.*) As noted earlier, the *Journal* Editorial Board and the Research Committee contacted research-oriented organizations to encourage manuscript submissions.

Unity in Litigation

Mention must be made of NASFAA's involvement with other entities in litigation. In 2000, NASFAA joined several others in filing an Amicus Curiae brief in support of the University of Georgia's affirmative action admissions policies. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000) NASFAA took a similar position in a University of Michigan affirmative action suit. In April 2001, NASFAA became a party to the American Association for State Colleges and Universities' (AASCU) Amicus Curiae brief supporting the Secretary of Education's reduction of origination fees charged for Direct Loans. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001.*)

PROFESSIONAL DEVELOPMENT

NASFAA's wide-ranging professional development activities during the period included training, research, minority concerns, conferences, awards, and the new Standards of Excellence Review Program, as well as development of NASFAA's Statement of Good Practices.

Training and Reference Materials

Fall Training

NASFAA's major membership training at the beginning of the five-year period covered by this history was its Fall Training Workshop series. As in prior years, these sessions were offered in two training formats: decentralized (conducted by the states and regions) or centralized (presented by NASFAA). NASFAA staff developed the training materials and conducted the training of trainers in Washington D.C. for both centralized and decentralized workshops. NASFAA made training materials remaining after the workshops available for purchase.

Most years training was offered in approximately 60 locations nationwide during November and December. The 1997 Need Analysis workshop drew so many participants that additional training materials had to be produced before the end of the series.

Fall Training Workshop Theme	Year
Seek & Find: Solving Perennial Financial Aid Puzzles (satisfactory academic progress and professional judgment)	1996
Need Analysis	1997
Reauthorization	1998
Reauthorization: Where We Are and Where We're Going	1999
Professional Judgment: It's Your Decision	2000

The Board adopted a policy in November 1999 regarding financing of centralized workshops. Under the new policy, states and regions could continue to provide the training, but if they chose not to do so, NASFAA would conduct the workshops but levy a registration fee to cover the full cost. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.)

NASFAA Spring Training 2000

Spring Training

Training workshops from 1986 through 1989 had been conducted not just in the fall but at other times as well. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) By 1990, however, fall- only scheduling had become the norm. NASFAA resumed spring training in 2000 using a new, modular approach that allowed states and regions to present all modules at once or as part of their spring conferences. The addition of the spring training was heralded as promising additional revenue for the organization. (Huff, Robert P.: A Decade of NASFAA 1986-1996.)

NASFAA restricted Spring Training 2000 to the decentralized mode. (*NASFAA Newsletter*, March 28, 2000.) The training topic, "Timely 'How to' Questions" comprised three modules: "Return to Title IV: Practice Makes Perfect," "Financial Aid for Summer Periods," "2000-01 C Codes: Changes and Challenges." The three topics for Spring Training 2001 were "FERPA/Information Release" (Family Educational Rights Privacy Act), "Program Participation Agreements—How to Ensure You Maintain Institutional Eligibility," and "Packaging."

When questions arose about the effectiveness of the modular format, the Board charged the Training Committee and staff with seeking input from members via an electronic query. The Training Committee also considered ways to ensure trainer effectiveness. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.)

Online Training

As described in the section dealing with communications, NASFAA developed and successfully tested a Satisfactory Academic Progress training module on its website in 1998. This activity was a precursor to an association application for a Learning Anytime Anywhere Partnership (LAAP) grant for web-based training. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) Joining in the preparation of the application was the Texas Guaranty Agency and the University of North Carolina at Wilmington. NASFAA received the grant and planned to modify parts of CORE training materials for use in the project. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) The three-year grant from the Fund for the Improvement of Higher Education would make possible standardized training for student aid personnel and others who responded annually to the postsecondary funding needs of close to 10 million students. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) While NASFAA would not gain financially from the activity, the grant could be used to lower the cost of developing the training.

Preconference Workshops

Preconference workshops typically occurred just prior to each summer's National Conference; however, responsibility for these workshops had by 1997 passed from the National Conference Committee to the Training Committee. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.)

The July 1997 preconference, "Symposium on Distance Learning," drew 200 attendees from the ranks of financial aid administrators, ED personnel, and staff of several higher education associations. (NASFAA President's Report, July 1997.)

Two preconference workshops were held in conjunction with the 1998 National Conference. One was a full-day enrollment management seminar while the other was a morning-only session on graduate and professional issues. (NASFAA President's Report, January 1998.) Graduate and professional preconference workshops had taken place at the 1996 and 1997 National Conferences, but they had not been sponsored by NASFAA. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.)

The 1999 National Conference featured four preconference workshops: "Technology Oasis: Using Internet Technology to Manage Information," "National Public Policy Issues: Effects on Graduate/Professional Institutional Policies and Practices," "Saving Fairness Access Choice Equity - The Dynamic Forces which Influence the Traditional Values of Financial Aid" and "Strategic Enrollment Management - The Next Step."

In 2000, two preconference workshops addressed "Financial Management Issues for Regional and State Associations" and "Financial Fitness for Aid Administrators: What You Don't Know Could Hurt Your Students." In addition to the two NASFAA-conducted training workshops, the National Center for Educational Statistics (NCES) presented a workshop on basic data analysis on the day before the National Conference commenced. (NASFAA President's Report, July 2000.)

Leadership Training

A training initiative under the responsibility of the Leadership Development Committee (which oversaw the annual Leadership Conference) was "Leadership Foundations for Aid Professionals." (NASFAA President's Report, September/October 1998.) It comprised five modules on the following topics: Time Management, Personnel Management, Communications, Strategic Planning, and Organizing Yourself for Leadership. Training materials were available only for decentralized training, and states and regions could send their representatives to Washington, D.C. for training of trainers. The cost of participating in training of trainers was $125. States and regions not wishing to participate in this Washington, D.C. training could buy the materials for the same $125 fee. The associations were at liberty to assess fees, commensurate with their costs, for training their members. The materials remained the property of NASFAA and could not be sold. Thirteen states and regions chose to send their trainers to Washington, D.C., while four states and one region purchased the five modules—which could be offered individually or combined with other topics—without participating in the training of trainers.

NASFAA'S CORE

CORE

The most extensive of NASFAA's training materials continued to be the long-enduring CORE. This had been the case since Donald R. Ryan, a past national chair and, at the time, chair of the Training Committee, successfully persuaded the organization to concentrate its training efforts on "basic competencies for new personnel." (Brooks, S., 1986. *NASFAA - The First Twenty Years.*) The CORE materials, which consisted of 16 modules, underwent annual revision and were distributed without charge to the state and regional associations each spring. (NASFAA President's Report, Dec. 1995/Jan. 1996.) As NASFAA sought to control its expenses, the question was raised of whether the copies sent to the states and regions should continue to be without charge. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) Dr. Martin announced in the spring of 2001 that CORE was available on CD. (President's Report, April 29, 2001) Complimentary CORE CDs were sent to every state and region, and state and regional leaders were asked to specify the number of copies needed. With this approach, it became possible to send additional copies only when necessary.

encyclopedia

Encyclopedia of Student Financial Aid

Like training, NASFAA's reference materials provide student aid professionals with the knowledge base to assist students and families while remaining within statutory and regulatory requirements. During the period of this history, the NASFAA's *Encyclopedia of Student Financial Aid* continued to be the ultimate compendium of financial aid knowledge, even after its shift from a paper book to an electronic (CD-ROM) product. (Huff, Robert P. A Decade of NASFAA 1986-1996.) As noted in the section on the organization's finances, concern surfaced that the cost of the electronic version of the *Encyclopedia* might reduce the number of the product's subscribers. The goal of eventually placing all NASFAA publications online was not welcomed by members who were not yet equipped to operate in that mode or were not comfortable with it. Several directors, including Willie Williams who subsequently became Finance Committee Chair, were of the view that cautious marketing of the electronic version would make it a viable product financially. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) Complicating the use of the electronic *Encyclopedia* for some members was the inability to install it automatically in a Macintosh environment, although the CD could be used in these cases. (NASFAA President's Report, March/Early April, 1999.)

Self-Evaluation Guide

NASFAA updated the *Self-Evaluation Guide* each year as a tool to help schools to audit their financial aid operations for the prior year and evaluate their policies and procedures for the forthcoming year. (NASFAA President's Report, July-August 1996.) Its loose-leaf format permitted different sections to be used simultaneously by different staff in the financial aid office. The name of the twelfth edition of the *Guide*, distributed in August 1996, was shortened from *Institutional Guide for Financial Aid Self-Evaluation* to simply *Self-Evaluation Guide*. By September 1999, members could download the *Guide* from NASFAA's website. (NASFAA President's Report, July 1999.)

Monographs

The Training Committee developed Monograph #11, "Constructing Written Agreements," during 1997-98. (NASFAA President's Report, September/October 1998.) The monograph was intended to assist institutions with their various contracts and consortia accords. It was made available on the website and in hard copy by mail after ED released its rules on written agreements.

Research

A Research Committee member aptly summed up NASFAA's research activities during the period from July 1, 1996, and June 30, 2001, as "providing research tools to members, encouraging financial aid research ... and NASFAA's participation in various research-related groups, including the Common Data Set Advisory Group." (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000.) As in earlier times, motivating busy financial aid administrators to undertake research presented a daunting challenge. Acceptance was reached that others, not just practitioners, could produce some valuable findings.

Research Leadership

In 2000, NASFAA appointed Kenneth Redd as director of the division of Research and Policy Analysis. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000) Mr. Redd brought to his new post a vast and successful background in higher education and student financial aid research at the USA Group Foundation and the Sallie Mae Education Institute. He had worked for AASCU and NAICU and was familiar with NASFAA because of his service on the Research Committee. NASFAA had deferred a significant number of projects during its search for someone to fill the position of director. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) To assist Mr. Redd in addressing this backlog, NASFAA engaged a research intern. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001.*)

Research Tools

Several tools were developed during the period to help accomplish research. A research manual was developed in 1997. (NASFAA President's Report, February/ Early March 1997.) In 1997, NASFAA updated its research bibliography by consolidating four of its earlier bibliographies and adding more recent material. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) Support came from the project development fund to underwrite the effort. In the spring 1998, it was announced that a consolidated bibliography with annotations for the period through 1996 could be found on the website. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) Dr. Martin informed the Board in April 2001 that work was underway to include material from 1996 through 2000 and should be finished by that summer. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.)

The Research Resources Network offered to help NASFAA conduct research. First, it declared a willingness to pair financial aid administrators wishing to conduct research with mentors who were experienced higher education researchers. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) President William R. Fendley of the Association for Institutional Research (AIR) told the Board in April 1999 how the two organizations had cooperated to create the network. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) He offered his organization's help with design and methodological issues. He also described the new Integrated Postsecondary Education Data System (IPEDS), which was intended to facilitate the uniform collection of data. NASFAA's interests in developing common data sets, including components and record layouts, persisted during the period of the history. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.)

Other research tools that were developed included a guide to making use of the Education Resources Information Center (ERIC). A *Transcript* article was devoted to encouraging the membership to become familiar with this invaluable research tool. Also made available during the period was a research presentation template allowing users to relate what was happening on campus to national financial aid data, along with an environmental scan with which the presentation could be enhanced. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.)

Promoting Research Efforts

Articles and Conference Sessions: Even with these tools, a major challenge for NASFAA continued to be actually getting research accomplished. The situation went beyond simply ensuring an adequate supply of *Journal* articles; it related to the myriad financial aid and related issues that awaited scholarly examination. The Research Committee sought to address this need through articles in the association's publications and conference sessions. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) It also sought to supply more current information about ongoing research by improving contact with other organizations engaged in research. The presence of Kenneth Redd, as previously noted, was quite helpful in this regard, and the committee's composition was altered to achieve a better balance between aid practitioners and researchers.

Grants Supporting Research: Another important means by which NASFAA endeavored to promote research was through its Sponsored Research Grants. The number of applications for the grants ebbed and flowed over the years. The program had come into existence on an experimental basis in 1987 and was made permanent in 1988-1989. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) The 1996-97 awards ranged from $500 to $5,000 with the typical award averaging $1,000. (*NASFAA Newsletter*, Nov. 22, 1996.) An increase in 1997-98 applications prompted the Board to allocate $12,500 for that year's competition. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) The 13 applications received in 1997 resulted in seven full and partial awards. (NASFAA President's Report, March 1997.) Some concern became evident in 1997 over sponsored projects that were not being completed in a timely fashion. (Minutes: NASFAA Board of Directors, July 7-8, 1997.) Vice President Christensen told the Board that the grantees were not being held to strict deadlines. This situation was to change, however, as more systematic follow-ups were promised. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.)

The persistence of the low number of grant applications led to the Research Committee's consideration of a *Transcript* article dealing with the value of institutional research and an interest session at the National Conference. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) The continued slump in grant application submissions in 1999 prompted the Association Governance and Membership Committee (AGMC) to propose simplifying the application process and undertaking a more intense marketing approach. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.) Staff discussed the advisability of commissioning specific studies. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) In 2001, the five applications received resulted in four grants being offered. Dr. Martin announced at the July 2001 board meeting that NASFAA would submit a proposal to Lumina for continued financial support of the research grants. (NASFAA President's Report, July 2001.)

Surveys: NASFAA continued its lengthy partnership with the College Board in conducting the Survey of Undergraduate Financial Aid Policies, Practices and Procedures (SUFAPPP). The survey took place in 1996 with questionnaires distributed to colleges and universities on May 10, 1996, and their return requested by May 28, 1996. As is often the case with surveys, deadlines had to be extended and follow-ups became necessary. Of the 2,968 surveys mailed, 764 were returned by May 31, 1996. (NASFAA President's Report, May 1996.) By August 1996, the number of responses grew to 1,492, which was below a 59 percent return rate, triggering a second mailing. (NASFAA President's Report, July-August 1996.) The final report of the results was expected to be available by 1997.

With the results of the 1996 survey pretty much in hand, preliminary results could be shared with the membership at an interest session conducted by the staff at the 1997 National Conference. (NASFAA President's Report, July 1997.) To expedite the completion of the final report of the survey, Bart Astor, an experienced investigator and writer on financial aid subjects, was engaged. (NASFAA President's Report, Mid-Oct./Mid-Nov. 1997.) Noting, "the demon is in the details," Dr. Martin observed that the tables and graphs that were part of the final report were still undergoing revision. (NASFAA President's Report, April 1999.) By November 1999, the report was being formatted for its appearance on the NASFAA website. (NASFAA President's Report, November 1999.) As the report of the 1996 survey underwent finalization, preparations were already underway for the 2001 SUFAPPP. The survey continued to be a joint effort of NASFAA and the College Board with the expectation that responses would be obtained by means of the web. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) Administration of the survey, the oversight for which fell to Kenneth Redd, was planned for 2001-02. (Minutes: NASFAA Board of Directors, July 20-21, 2001.)

It seemed inevitable that NASFAA should extend the survey of financial aid policies, practices and procedures to the graduate and professional school area. This took place in 1998 and was named the Survey of Graduate Aid Policies, Practices, and Procedures (*SOGAPPP*). The Graduate/Professional Issues Committee assumed sponsorship of the project. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.) Initial funding came from the project development fund with the understanding that outside support would be sought. This help was forthcoming from the Access Group, the USA Group Foundation and Sallie Mae, permitting the survey to be conducted in the middle of November 1998. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) The results of this initial survey were made available at a 1999 preconference symposium titled "National Public Policy Issues: Effects on Graduate/Professional Institutional Policies and Practices." (NASFAA President's Report, July 1999.) The final report of SOGAPPP 1998 was posted on the website in August 1999 and a limited number of paper copies were available for purchase by non-members. (NASFAA President's Report, November 1999.)

A number of less comprehensive surveys were also conducted by the organization. These activities might be considered more as policy development exercises than traditional research. As discussed in the membership section of this history, the organization routinely asked for member input on its products and services. (NASFAA President's Report, July 1999.) Although one of these surveys in 1999 ran close to 12 pages, respondents were assured that it could be completed without reference to other material. Return of an attached postal reply card would enter the respondent in a drawing for a complementary 2000 National Conference registration. Always of particular interest to the members were the results of the occasional salary surveys. That particular undertaking also solicited information about how an institutional financial aid function was staffed. The survey results made it possible to update the 1995 staffing models as well as contrast 1992 and 1998 salary information. (Minutes: NASFAA Board of Directors Meetings, April 19-21 and July 10-11, 1999.) The final survey results were posted on the website in October 1999. (NASFAA President's Report, November 1999.)

An invaluable means for securing an almost immediate picture of the views of members on particular questions or issues was the Rapid Survey Network. The network had come into existence in 1986 and was used mainly to collect opinions on federal aid. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) The Board of Directors learned in November 1999 that the Research Committee was examining the Rapid Survey Network. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) At issue was whether the network should be moved from paper to an electronic adaptation. The Board made known that the network had its support and it and all other surveys should be conducted on the web. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) It left with the Research Committee, however, the mechanics of how the network should be operated.

Multicultural Concerns and Initiatives

In July 1995 NASFAA's Board of Directors unanimously adopted a resolution on access and diversity. The resolution continued to serve as a guide during the period of this history.

The resolution is worthy of quotation in its entirety:

> *Access and Diversity are essential to the mission of postsecondary education and its role of serving American society. As we move toward the twenty-first century, postsecondary education must be accessible to all Americans, regardless of race, ethnicity, class, gender or economic circumstance. Accordingly, we renew and reaffirm in the strongest possible terms our support for educational access and opportunity for all representing our rich and diverse cultures. Our society's most fundamental interest requires that all of our students, regardless of individual characteristics, seize the opportunity to be educated to their fullest potential. We similarly resolve to continue our efforts to develop and engage the diverse and rich talents represented by our students, faculty and staff. We renew and reaffirm our commitment to nurture and maximize the talents of all our people and their ethnic cultures, and we renew and reaffirm our educational obligation to promote diversity on behalf of the greatest good of the American society.* (Minutes: Board of Directors Meeting, July 1995.)

Dr. Martin reminded the Board of Directors at its meeting in November 1996 of the importance of leaving no doubt of what the organization's position was on access and diversity. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) At the suggestion of several directors, it was agreed that the resolution would appear on the website. National Chair-Elect Rachael Lohman stressed that diversity would be one of the principles that she wished to have guide the NASFAA committees during 2000-01. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.)

Responsibility for diversity and multicultural activities during the period rested largely with the organization's Diversity and Multicultural Issues Committee (DMCI). (Early in the period, the term "initiatives" had been used instead of "issues.") At the beginning of the period, the committee had responsibility for two annual functions that had been taking place for a number of years. The first of these was the Minority Leadership Breakfast, which was first held during the 1989 National Conference. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) The breakfast offered a valuable opportunity for networking and sharing knowledge. By 1996, it had become apparent that the DMCI was distressed that the breakfast failed to reach the widest audience with the issues about which it was concerned. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) The DMCI approached the Conference Committee about holding an event that would draw the attention of all the attendees. The Board, however, was reluctant to alter the nature of the leadership breakfast. It preferred to review who was invited to the event and to have NASFAA staff publicize it more aggressively.

In 1999, the Board learned that the breakfast would address matters relating to diversity and leadership. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) The broader consideration of the issues desired by the DMCI would be accomplished by interest sessions during the conference. Minority members of NASFAA, the Board of Directors, presidents of the state and regional associations and the past national presidents and chairs were all invited to the Minority Leadership Breakfast in 2001. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001*.) In addition, two of the five interest sessions proposed by the DMCI for the 2001 conference were accepted. One session dealt with college savings plans and the other with TRIO and Gear-Up relationships.

Children arrive, eager for the start of the DMCI Carnival of Learning event.

The DMCI's second annual event, begun in 1995, was the Carnival of Learning. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) The Carnival targeted elementary and middle school children from disadvantaged backgrounds who lived in the area surrounding that year's National Conference. The event generally took place one day before the National Conference at the conference site. DMCI designed the Carnival to stimulate an interest in attending college and give assurance that financial aid resources existed to finance the experience. The children enjoyed refreshments and received a variety of school-related supplies and materials donated by the members. The children especially appreciated receiving college t-shirts.

By April 1997, it became evident that DMCI wished to focus in a different direction and transfer responsibility for staging the Carnival elsewhere in the organization. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) In November 1997, the DMCI suggested substituting an "adopt a school" program for the Carnival. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) Such a project, it contended, would provide an appraisal of the organization's early awareness efforts and would be consistent with NASFAA's strategic plan. EASFAA agreed to join the DMCI in conducting the project. The Board approved the request and directed the DMCI to submit a funding application for the project. In April 1998, the Board approved the expenditure of \$15,618 from the project development fund for this purpose. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.)

In 1998, responsibility for the Carnival was moved to a committee specifically formed for that purpose, the Carnival of Learning Committee. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) The event's new planners considered ways to follow-up on the participants. A few ideas included "adopting" a child (i.e., one-on-one mentorship), inquiring about the program's impact with related schools and agencies, and corresponding with parents. The 1998 Carnival, still the responsibility of the separate committee, implemented the adopt-a-child activity and stressed career choice to the participants. The Carnival Committee held a luncheon for the children and parents at the 1999 event and paired volunteer mentors with children in the adopt-a-child activity. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.)

At the same time, the DMCI's interest in adopting a school led it into an affiliation with the Bound for Success project sponsored by the College Board, the Howard University Upward Bound Program, and the District of Columbia Public Schools. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.) The program included training school staff and counseling students and parents on academic preparation for college, admission requirements, and the availability of financial help. On March 5, 1998, the DMCI joined EASFAA's Minority Concerns Committee to conduct a financial aid workshop for guidance counselors taking part in the Upward Bound Program. Thirteen of Washington D.C.'s middle, junior, and senior high schools took part. Because the College Board's Bound for Success Program included preparing guidance counselors to deal with financial aid matters in Delaware, Maryland, and Virginia as well as the District of Columbia, the DMCI also assisted in those preparations.

Also under the aegis of the College Board's Bound for Success Program, the DMCI engaged in an advising session for Washington D.C. seniors who were planning to attend college. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) The committee also conducted an interest session for high school students independently. Both of these activities occurred in March 1999, concurrent with the DMCI committee meeting in Washington, D.C.

The committee again joined with the College Board to offer a college awareness program for students and parents in February 2000 at Catholic University. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) Although only 60 attended, the DMCI was quite enthusiastic about continuing the activity, and sought ways to follow the progress of the program's participants. NASFAA and the College Board's Bound for Success endeavor held a second advising session on March 10, 2001, at Washington D.C.'s Dunbar High School. Although the session was valuable to those who attended, it drew a disappointing 46 students. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.)

Responsibility for the Carnival of Learning returned to the DMCI in 2000. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) The chair appointed additional members to the committee to enable it to carry out the assignment. The Carnival's focal point became emphasis on career and educational opportunities. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) DMCI sponsored a financial aid presentation at the NASFAA office in October 2000 for 25 students and parents who had attended the Carnival the previous summer. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000) Participants stated that they found the presentations and materials they received quite valuable. Participants for the 2001 Carnival were selected based on their written essays. (Minutes: NASFAA Board of Directors, July 20-21, 2001.) DMCI also planned a video for the 2001 National Conference luncheon session to acquaint the broader membership with the DMCI's outreach and awareness efforts, including the Carnival. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.)

The DMCI also developed an early awareness tool kit during the period to encourage "members of national youth, parent, and church organizations ... to host early awareness programs for their members." The Board authorized $4,308 from the project development fund to cover mailing costs. There was some concern that the project's purpose had already been fulfilled by NASFAA and TERI with their "Guidelines for Creating Effective Early Awareness Programs," which could be found on the NASFAA website. In approving the kit, the Board of Directors asked that its use be monitored. The kit was distributed in booklet form and titled, "The ABC's of Early Awareness: A Tool Kit." (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.)

The DMCI invited state and regional financial aid association presidents and leaders of multicultural issues committees, where applicable, to a roundtable discussion at the July 2001 National Conference. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001.*) The committee also worked to achieve closer collaboration between institutional financial aid administrators and TRIO personnel. (Minutes: NASFAA Board of Directors, July 20-21, 2001.)

Conferences

NASFAA continued to convene two major conferences each year throughout the period of this history: the National Conference and the National Leadership Conference. These two conferences serve very different functions and audiences, but both promote networking and professional development among student aid professionals.

The National Leadership Conference took place in Washington, D.C. or its immediate vicinity in early March each year. It served as a training session for current or prospective state and regional association leaders and certain members of Board of Directors.

NASFAA Conference Exhibit Hall.

The National Conference

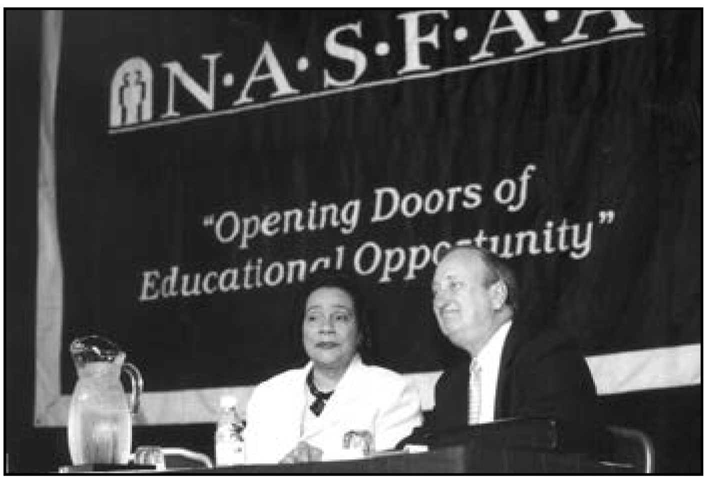
The National Conference occurred every July and drew more than 2000 participants each year. Its location rotated among the six regions and it returned to Washington, D.C. every seventh year. It marked the end of the organization's business year, so the outgoing national chair presided over the event.

Conference Title and Location	Year	Approximate Number of Participants
"A Mile High Adventure," Denver, CO.	1996	2,563
"Liberty through Education: Forging Our Future," Philadelphia, PA	1997	2,789
"Diverse Routes, Common Goals: Connect in Chicago," Chicago, IL	1998	2,883
"A World of Opportunities, A Wealth of Information... NASFAA and You: A Winning Combination," Las Vegas, NV	1999	3,166
"Student Aid: The Capital that Builds the Future," Washington, DC	2000	3,333

The 1997 National Conference introduced a new Department of Education "chat room" feature, where conference participants could meet one-on-one with ED officials to ask questions or express concerns. ED offered the chat rooms in addition to its presentations in general and interest sessions. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) The chat rooms proved popular among members and became a feature of future conferences as well. Secretary of Education Richard Riley served as the keynote speaker. (NASFAA President's Report, June 1997.) Pennsylvania Senator Arlen Specter also presented, but his remarks were made via video due to a last-minute change requiring him to be in Washington, D.C.

Highlights of the 1998 National Conference included a general session viewing of a film focusing on diversity, "The Color of Fear"; the student success luncheon; and an off-site gala at the historic Navy Pier.

The 1999 National Conference featured a keynote address by Dr. Maya Angelou, and a closing address by Gene Kranz, of Apollo 13 Mission Control fame. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) Plenary sessions were reduced to three to give more time for popular interest sessions. The Conference Committee determined that at least one third of the interest sessions would deal with professional matters, while the rest would be devoted to technical issues. To promote the consideration of common concerns, representatives from AACRAO, NACUBO, NACAC, and the College Board were invited to join in certain sessions. (NASFAA President's Report, July 1999.)



Coretta Scott King sits with NASFAA President Dallas Martin prior to her 1999 NASFAA Conference keynote address.

The National Conference returned to Washington, D.C. in 2000. (NASFAA President's Report, November 1999.) The Conference Committee designated specific time blocks for ED sessions to avoid drawing participants away from interest sessions. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) The conference featured a keynote address by Mrs. Coretta Scott King and was closed by Dr. William H. Gray of the United Negro College Fund. A function honoring "Student Aid Success Stories," celebrated the achievements of students who had overcome financial obstacles to higher education. NASFAA worked to expand publicity for the conference by sending special invitations to 16 media outlets. (*NASFAA Newsletter*, July 3, 2000.)

Leadership Conferences

The first of the annual National Leadership Conferences took place in 1985. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) The event was designed as training sessions for regional and state presidents and presidents-elect as well as for other individuals about to fill leadership posts. Each region and state was permitted to nominate up to three people to attend. (NASFAA President's Report, October 1996.) Representatives-at-large who were serving their first year on NASFAA's Board of Directors were also invited to attend. Any space remaining available was offered to other members of the organization. Leadership Conferences hosted approximately 75 attendees each year in early March. NASFAA always held the event in the greater Washington, D.C. area to allow new and prospective leaders to visit their representatives and the NASFAA office during the event.

NASFAA Leadership Conference: 1996-2001*

Location	Dates	Attendance
Washington, DC	March 2-4, 1997	75
Washington, DC	March 8-10, 1998	80
Arlington, VA	March 7-9, 1999	64
Arlington, VA	March 5-7, 2000	83
Arlington, VA	March 2001	75

* *(NASFAA Fact Book through 2001.)*

As of 1996, planning and staging the event had become the responsibility of the Leadership Committee, which evolved from a single individual to a chair and six representatives—one from each of the six regions. A perennial highlight of the conference—the opportunity for participants to meet with their delegations on Capitol Hill—also made participants feel ill at ease, based on participant feedback in 1997. This trepidation continued in 1998, even though the number of Hill visits actually increased that year. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) In the meantime, to advance NASFAA's goals for cooperation with other higher education associations, the 1998 event featured a joint session and reception with the NACAC Leadership Seminar, which was taking place simultaneously. (NASFAA President's Report, Mid-Oct/Mid/Nov. 1997.)

In 1999, the Leadership Conference crossed the Potomac from Washington, D.C. to Northern Virginia and featured another joint session with NACAC. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) The conference agenda placed particular emphasis on the important role of the treasurer in state and regional associations. To address the discomfort which some of the past attendees experienced in meeting with their congressional delegations, a buddy system was introduced. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.)

The 2000 Leadership Conference sharpened the event's focus on the legal and financial matters that faced state and regional associations. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.) With NASFAA about to hold its National Conference in Washington D.C. that July, the event also stressed the importance of legislative advocacy. Another topic that the Leadership Development Task Force, the successor to the Leadership Committee, placed on the conference agenda was the help that NASFAA could provide to states and regions, particularly through technology. (NASFAA

Board of Directors Meeting Minutes, July 7-8, 2000.)

The 2001 Leadership Conference focused on topics such as mentoring programs and professional ethics, as well as early awareness and the outreach efforts of the DMCI. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) Attendees were urged upon returning to their states and regions to foster similar initiatives.

Awards and Honors

The organization's award structure during the period of this history remained as it had existed previously. Awards and honors were announced and presented at the National Conference. An exception was the Leadership Award that, while announced at the conference, was given out at the annual meeting of each of the six regions. The task of publicizing the awards and, in most cases, selecting the recipients from the nominations submitted fell to the Awards Committee. Final confirmation of the committee's recommendations rested with the Board of Directors.

As seen in other areas dependent on member involvement, a paucity of award nominations was evident in 1997. To counter the situation, the Awards Committee proposed moving the submission of nominations to earlier in the year. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) In addition, the directors were urged to engage state and regional association leaders in identifying nominees for awards. A proposal to extend the terms of Award Committee members to two years failed to gain the Board's approval, the objection being that such a change would be contrary to its goal of having more members serve on committees. (Minutes: NASFAA Board of Directors, July 7-8, 1997.) The Board also stipulated that an Awards Committee member could not be selected for an award while serving in that position. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.)

The Awards Committee considered the establishment of a "longevity award," but chose not to put a recommendation forward. (Minutes: NASFAA Board of Directors, July 7-8, 1997.) Rather, it devoted a great deal of time and effort to raising membership awareness of the awards program. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) An important aspect of this effort entailed active follow-up with state presidents through special letters and phone calls. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000) To raise consciousness about the awards, staff began preparations to post the award criteria and the names of the winners on NASFAA's website. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.)

The premier award that NASFAA can bestow on a member is Lifetime Membership. While only three Lifetime Memberships had been awarded prior to 1997, that total doubled between 1997 and 2000. In 1997, Neil E. Bolyard, former director of financial aid at West Virginia University, and Donald R. Ryan, who had held the same position at San Jose State University in California, received the honor. Mr. Bolyard had served as NASFAA president in 1978-79 and Mr. Ryan had been National Chair in 1990-1991. Mr. Paul G. Aasen, the former director of financial aid at Gustavus Adolphus College in Minnesota and National Chair in 1992-93, was honored in 2000. This award demands that the recipient have served in an extraordinary manner as well as made exceptional contributions over an extensive period. All three of these leaders readily fulfilled the established criteria.

The Honorary Membership Award is given to an individual who is not affiliated with NASFAA or the student financial aid profession, but who has made major and sustained contributions over a long time to student financial assistance. The Honorable Richard W. Riley, Secretary of Education in the Clinton Administration, received the award in 1997.

Lifetime Membership and Honorary Membership Awards

Year	Award	Honorees
Lifetime Membership	1997	Neil E. Bolyard Donald R. Ryan
	2000	Paul G. Aasen
Honorary Membership	1997	Hon. Richard W. Riley

The Distinguished Service Award requires that the recipient demonstrate outstanding achievements in advancing the organization's goals. This can be a single, very important contribution or several significant contributions over a long period. In addition to financial aid professionals, individuals in the education, political and business communities may qualify for the award. Routinely the award has been bestowed on retiring national chairs, Department of Education personnel, and certain congressional leaders.

NASFAA made ten Distinguished Service Awards during the five years of this history. In 1996, National Chair William A. Irwin and former ACE President Robert H. Atwell received the honor. The sole recipient in 1997 was 1996-97 National Chair Marvin Carmichael. In 1998 his successor, 1997-98 National Chair John Parker received the award, along with Dollars for Scholars founder Irving Fradkin. The award in the following year went to three individuals: Chicago City Schools Education Opportunity Advocate Silas Purnell, College Board President Donald M. Stewart, and 1998-99 National Chair Judy Schneider. Three members of Congress—Rep. William Clay, Rep. William Goodling, and Rep. John Edward Porter—and 1999-00 National Chair Irvin Bodofsky were the 2000 recipients.

NASFAA's 1997-98 Distinguished Service Award recipient Irving Fradkin (l) stands with NASFAA President Dallas Martin (r).

Year	Distinguished Service Award Honorees
1996	Robert H. Atwell, William A. Irwin
1997	Marvin G. Carmichael
1998	Dr. Irving Fradkin, John Parker
1999	Silas Purnell, Judy Schneider, Donald M. Stewart
2000	Irvin W. Bodofsky Rep. William "Bill" Clay Rep. William F. Goodling Rep. John Edward Porter

The Meritorious Achievement Award was awarded to individuals or groups who have made one major contribution to NASFAA or to the aid profession, or several significant contributions over an extended time. In 1996, NASFAA honored Penn State's founders of the FINAID-L listserv, Robert E. Quinn and Peter M. Weiss, *Journal of Student Financial Aid* Editor Joseph A. Russo, and FinAid.org founder Mark Kantrowitz. In 1998, the award went to Deputy Assistant Education Secretary for Student Financial Assistance Programs Elizabeth M. Hicks and to Jeffrey Baker, who was the Director of Policy Development in ED's Office of Student Financial Assistance Programs. Chosen for the award in the next year was Michael Heningburg of the Health Resources and Services Administration in the Department of Health and Human Services. Rachel Z. McCrae, who had served in many responsible positions on the NASFAA' staff, a number pertaining to contact training and multicultural affairs, was the 2000 recipient.

The National Chair had two options for honors that could be conferred each year. One was the Statement of Appreciation for service or contribution rendered. In 1999, *Student Aid Transcript* Editor Linda Conard was chosen by National Chair Judy Schneider. The following year, 1999-00 National Chair Irvin Bodofsky selected Judy Schneider for the award.

Meritorious Achievement Award Honorees	
1996	Robert E. Quinn Peter M. Weiss Joseph A. Russo Mark Kantrowitz
1998	Elizabeth Hicks Jeffrey Baker
1999	Michael Heningburg
2000	Rachel Z. McCrae

Statement of Appreciation Honorees	
1999	Linda M. Conard
2000	Judith Schneider

The other honor conferred by the national chair was the Committee of the Year, recognizing one or more committees whose efforts distinguished them above the other hard-working committees during the year.

NASFAA Committee of the Year	
1995-96	Electronic Services Committee
1996-97	Reauthorization Task Force
1997-98	Diversity and Multicultural Issues Committee
1998-99	National Conference Committee
	Task Force on Standards of Excellence
1999-00	Committee on Access and Choice
	Electronic Services Committee

Every year since 1984, NASFAA has presented the Robert P. Huff Golden Quill Award to recognize significant research and writing in the field of student financial assistance. The Research Committee collaborates with the Editorial Board of the *Journal of Student Financial Aid* to make nominations. In 1996, NASFAA honored Skidmore College Professor of Economics Sandy Baum, author of the *1996 Primer on Economics for Financial Aid Professionals.* Lawrence Gladieux, a highly regarded policy analyst in the area of financing higher education and the Director of the College Board's Washington Office at the time, was chosen for the award in 1997. The next year, the award went to the University of Notre Dame's Financial Aid Director, Joseph Russo, who had ably edited the *Journal of Student Financial Aid* for 12 years. In 1999, three scholars, Michael McPherson, Morton Shapiro and Thomas G. Mortenson were honored for their contributions to financial aid literature. Three members of MPR Associates received the award in 2000 for their work on the National Postsecondary Student Aid Study.

Robert P. Huff Golden Quill Award Honorees		
1996	Sandy Baum	Author of *1996 Primer of Economics for Financial Aid Professionals*
1997	Larry Gladieux	Independent Higher Education Consultant
1998	Joseph Russo	Editor for NASFAA's *Journal of Student Financial Aid*
1999	Michael S. McPherson	President of Macalester College in St. Paul, MN
	Morton Schapiro	Vice President for Planning at the University of Southern California
	Thomas G. Mortenson	Editor and publisher of the "Postsecondary Education Opportunity" research letter
2000	MPR Associates	Authors of the National Postsecondary Aid Study

State awards were among the most popular of the NASFAA awards, arousing good-natured, professional competition between state associations. Four categories of state awards existed during the 1996-2001 period, although each was not necessarily presented annually. The categories were Service to the Profession, Service to Students and Families, Service to Constituencies Outside of the Field and Service to Advance the Goal of Access and Diversity. A recommendation to add a fifth category, the "NASFAA Has a Heart Award" that would recognize significant projects that did not fit the other categories, was rejected by the Board of Directors in 1997. (Minutes: NASFAA Board of Director's Meeting, July 7-8, 1997.) A majority of directors did not wish to expand the categories. The Board also was not disposed in 2000 to raise from $500 to $1,000 the cash stipend that accompanied an award. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) At the same time, a determination was made that an award application had to be submitted by the state association itself.

Service to the Profession

1996	California	Automation Resource Guide
1997	Wisconsin	New Technology Fair
	Florida	*Honorable Mention:* You've Been Elected! Now What? A Survival Guide for Future FASFAA Presidents
1998	California	FERPA Video
1999	Montana	Support Staff Training Project
2000	Pennsylvania	Yearning Members Counseling Activities (YMCA) Mentoring Program

Service to Students, Parents, and Families

1996	New York	NYSFAA on the World Wide Web
	Nebraska	*Honorable Mention:* Early Awareness Newsletter for Middle School
1997	Kansas	Early Awareness for First-Grade Students
1998	Tennessee	Funding Your Future: Financial Aid for Students PBS Broadcast
	Iowa	Reach Iowans
1999	California	Bill and Phil's Excellent Adventure on Debt Management and Budgeting Issues
2000	New York	It's Sooner Than You Think! brochure for parents of daycare-aged children

Service to Other Constituencies

1997	Minnesota	Financial Aid: Understanding the Philosophy and Process
	California	*Honorable Mention:* Shoes that Fit
1998	South Carolina	Internet-based High School Guidance Counselor Handbook
1999	North Carolina	Financial Aid Night Resources for High School Counselors
2000	Mississippi	Pace-Setter Camp peer counselor training

Advancing the Goals of Access and Diversity

1996	Kentucky	Prepare for College, It's a Must
1997	California	Task Force on Lesbian, Gay, and Bisexual Issues
2000	Connecticut	"My Path to College" early awareness poster/calendar project

NASFAA awarded its Leadership Award annually in each of the of the six regions. The procedure was to announce these awards at the National Conference in July and then to present them at the regional meetings. The program, begun in 1989, was not restricted to financial aid administrators, but could be given to anyone who had made a significant contribution to the profession for seven years or more.

Regional Leadership Awards

1996	EASFAA, Richelle Emerick; MASFAA, Linda Lee Maxwell; RMASFAA, Robert Walker; SASFAA, Cruzita "Crusie" Lucero; SWASFAA, Greeley W. Myers; WASFAA, Michael Alexander.
1997	EASFAA, George Chin; MASFAA, Pamela A. Britton; RMASFAA, Donna Johnson; SASFAA, Helga Greenfield; SWASFAA, Judy Schneider; WASFAA, David Levy.
1998	EASFAA, William Irwin; MASFAA, Carolyn Sabatino; RMASFAA, Larry Moeder; SASFAA, William H. Wall; SWASFAA, Gerald Craig; WASFAA, Susan L. Murphy.
1999	EASFAA, Rachael Lohman; MASFAA, Marion Smithson; RMASFAA, Roger Koester; SASFAA, Karen Fooks; SWASFAA, Charles Bruce; WASFAA, Rick Weems.
2000	EASFAA: David Myette; MASFAA: Richard Battig; RMASFAA: Dean Obenauer; SASFAA: Curtis Whalen; SWASFAA: Henry Garcia; WASFAA: Jerry Sims.

NASFAA Conference luncheon session

Task Force on Standards of Excellence

At its meeting in July 1997, the Board of Directors authorized the creation of a Task Force on Standards of Excellence. (Minutes: NASFAA Board of Directors, July 7-8, 1997.) Financing of $15,000 from the project development fund was appropriated for one year's work. The new body was assigned two goals to achieve in that time span. First, it was to ascertain the desirability of creating a program of voluntary peer reviews of campus financial aid operations, if the need for such a service could be established. National Chair Marvin Carmichael observed that such a program would offer an alternative to certifying financial aid personnel, an idea which had never proven appealing to many individuals. The task force's other assignment was to update the organization's Statement of Good Practices to make it more relevant to current circumstances.

Standards of Excellence Review Program

The Standards of Excellence Review Program

The proposal to establish a Task Force on Standards of Excellence had come from the 1996-97 Association Governance Committee. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) The idea was to promote the accountability and performance of the campus financial aid administrator. The program would enhance the institution's reliability and integrity and avoid the need for costly outside reviews. Also, it would leave to the association the determination of standards. The Board approved an allocation of $258,259 from the project development fund to support the initial phase of an institutional review program. The task force's recommendation that a Standards of Excellence Awards Program also be created was not accepted by the Board.

By April 1998, phase one of the review program had been completed. (NASFAA Board of Directors Meeting Minutes, April 19-21, 1998.) Available for examination were a listing of the areas that would undergo peer review and a draft of the review manual. As the project moved forward, it was evident that a number of legal issues had to be addressed. The review concept would also have to be marketed not just to aid administrators, but also to the campus officers to whom they reported. The Board of Directors was sufficiently impressed by the progress that had been achieved that it authorized an additional $290,193 from the project development fund for the second stage. That phase would include marketing, beta testing and recruiting the individuals who would conduct the reviews.

The official launch of the peer review program took place on January 1, 1999. (NASFAA President's Report, March/Early April, 1999.) Dr. Martin was able to announce in March 1999 that its three beta tests had been successful and 12 peer reviewers had been chosen. Appropriate announcements of the new service were being prepared for institutional policy makers. Assurance was given to aid administrators that they would see any materials that would go to their superiors.

A peer review article appearing in the Spring 1999 issue of the *Student Aid Transcript* generated significant interest. (NASFAA President's Report, July 1999.) Dr. Martin characterized the program as promoting "program awareness among postsecondary education leaders." The reviews were scheduled to begin in autumn of 1999. The NASFAA staff was hard at work revising the peer review manual and incorporating changes brought about by the recent reauthorization of the Higher Education Act. Exploratory efforts were also underway to develop higher education links and partnerships for the new activity.

The response of a genuinely satisfied financial aid administrator who had experienced one of the first peer reviews appeared in the November 1999 President's Report and undoubtedly helped to promote the new service. (NASFAA President's Report, November 1999.) Three peer reviews took place in the fall of 1999 and 187 cost estimates and details about the review process were sent to interested institutions. An article in the *NASFAA Newsletter* in April 10, 2000 identified the review areas as follows:

- Program compliance, operations, delivery;
- Systems, automation, and technology utilization;
- Human resources and facilities; and
- Customer service.

The article went on to solicit applications for peer reviewers. Those selected would be appointed for two years and would be expected to take part in up to four or five reviews annually. (*NASFAA Newsletter*, April 10, 2000.) The reviews, carried out by teams of four or five individuals, typically took place over four to five days. During the remainder of the period of this history, the staff was busily engaged in compiling lists of potential clients and providing cost estimates. (NASFAA President's Report, July 2001.)

Statement of Good Practices

The Task Force on Standards of Excellence was also called upon to revise the organization's Statement of Good Practices so that it reflected current circumstances. This ethical code for the financial aid profession was subsequently printed in each issue of the NASFAA National Membership Directory and found on the NASFAA website. The statement was intended for use in three ways. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.) First, a brief version would be prepared for financial aid administrators. A second, more detailed version would be created for students and parents. Finally, NASFAA would publish a white paper that presented the rationale for the ethics involved.

Two issues caused the Board to refer the statement back to the task force for further consideration. There was concern that not enough emphasis was being placed on awarding aid based on financial need or the administrator's role in advocating that approach. Also questioned was a reference to withholding aid for disciplinary reasons. The task force had been concerned that some institutions were acting in such a manner.

Further Board consideration of the statement took place at its meeting in November 1998, although directors were not asked to take final action on it. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.) Vice President Joan Crissman announced that the draft statement would appear on the NASFAA website to solicit member input. Final approval of the document by the Board came in April 1999. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) The statement was distributed extensively, and financial aid offices were encouraged to display the statement prominently.

Concern over good practices did not conclude with the approval of the statement. In April 2000, the Board was advised by its Task Force on Professional Excellence (successor to the Task Force on Standards of Excellence) that the four areas in which ethics came into play were "financial aid offices, institutions, professional associations and other related situations." (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) Again, the Board turned to the project development fund to underwrite the hiring of an ethicist as well as to develop some case studies that would aid the membership in handling ethical issues. After the task force participated in a retreat with an ethicist, it advanced the notion of "a framework of ethical decision-making." (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) It was anticipated that the Leadership Development Committee, the task force's successor, would move ahead with the concepts that had been identified and prepare materials that could be used for associational and institutional training.

LEGISLATIVE AND REGULATORY ADVOCACY

Although NASFAA served the financial aid community and postsecondary education in a vast variety of ways, for many of its members the advancement of access and choice were clearly paramount. Its constant and extensive labors to promote a highly enlightened federal student financial aid policy and the funding necessary to support it lend themselves to presentation under four topical headings. These are: reauthorization of the Higher Education Act of 1965 (usually occurring every four years or so), budgets and appropriations, regulations and other relevant legislation.

A critical issue that occupied the organization's attention during the five-year period was preservation of the principle of need-based student financial aid. For example, the Board of Directors instructed the Task Force on Standards of Excellence in July 1998 to reinstate a reference to the importance of need-based financial aid in the Statement of Ethical Practices that it was drafting. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.) In the spring of 2000, the Board unanimously adopted a resolution stressing the importance of this fundamental concept. The resolution took on added significance because it spelled out NASFAA's goals with respect to federal student assistance, as follows:

- Fund the Federal Pell Grant at its maximum authorized level and substantially increase funding for the campus-based and other Title IV programs;
- Eliminate student loan origination fees;
- Modify existing educational tax credit programs to ensure that tax deductions are refundable to better serve low-income families and individuals;
- Eliminate the current federal taxation of grants, scholarships, and fellowships;
- Expand the student loan interest deduction benefit; and
- Make the employer educational assistance benefits found in Section 127 permanent and extend them to include graduate education.

Reauthorization of the Higher Education Act

In late September 1998, the Senate and the House of Representatives, acting with a minimum of dissent, adopted the Conference Report on H.R. 6. (*NASFAA Newsletter*, Oct. 5, 1998.) Congress thus reauthorized the Higher Education Act of 1965. President Bill Clinton signed the legislation, designated Public Law 105-244 in a White House ceremony on October 7, 1998. Dr. Martin felt that what had been finally achieved through these amendments was better than the statute that had preceded it. (President's Report, September/Early October 1998, p. 1.) A number of the recommendations NASFAA had sponsored appeared in the final legislation.

NASFAA's efforts to help shape the reauthorization of the Higher Education Act required the contribution of an immense amount of time and arduous work by Dr. Martin, his staff, the Board of Directors, the Reauthorization Task Force, the Need Analysis Committee and the membership. The process of preparing for reauthorization actually started in 1995-1996 with the appointment the task force. (Huff, Robert P.: A Decade of NASFAA 1986-1996.) In summer 1996, Dr. Martin announced that three publications had been developed to facilitate reauthorization efforts. (NASFAA President's Report, July-August 1996.) They addressed the background of the amendments, highlights of the 1992 amendments, and the topics on which opinions would be sought. NASFAA announced that the task force would hold 13 hearings around the nation in September, October and November 1996. It was not clear at that juncture when congressional hearings would take place, but assurance was given that NASFAA's efforts would be closely linked with those of other higher education associations and the Alliance to Save Student Aid. (NASFAA Board of Directors Meeting Minutes, July 12-13, 1996.) The task force would go about its labors in teams dedicated to the areas of research, student aid delivery and communications.

In November 1996, the Board of Directors approved NASFAA's 40 preliminary reauthorization recommendations, which reflected input from the 13 hearings held nation-wide in the autumn of 1996. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) Task Force Chair John Curtice observed that the task force felt reauthorization should entail "reaffirming the higher education investments; renewing the focus of resources; and reaffirming the federal/state/institutional partnership." (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) He shared with the directors the following 12 principles guiding the efforts of the task force:

1. Consider students first.
2. Maintain and preserve equity.
3. Build program standardization.
4. Preserve higher education sector equity.
5. Promote regulatory relief.
6. Encourage simplicity.
7. Enable technology.
8. Accommodate future ED delivery systems.
9. Safeguard taxpayer interests.
10. Support need-based awarding before merit-based awarding.
11. Encourage financial and academic planning.
12. Recognize the diversity of schools and the need for flexibility.

To achieve consensus, NASFAA would circulate the reauthorization proposals among the Washington-based higher education associations. Dr. Martin viewed the recommendations as works in progress and urged the membership to continue to supply input. (NASFAA President's Report, November 1996.)

At its April 1997 meeting, the Board of Directors adopted the Need Analysis Committee's proposals for inclusion in the evolving reauthorization recommendations. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) Committee Chair George Chin explained that the Need Analysis Committee had modified its original positions on the automatic zero contribution and the treatment of assets. A concern expressed by a board member that financial aid administrators were too frequently expected to apply professional judgment prompted Mr. Chin to identify the matter as one of the most argumentative with which his committee had to deal, particularly as it applied to graduate and professional students. The Board's approval of the need analysis recommendations was unanimous.

At the same April 1997 Board meeting, the recommendations of the Reauthorization Task Force gained approval. (NASFAA Board of Directors Meeting Minutes, April 13-15, 1997.) Task Force Chair John Curtice again emphasized the principles followed by the task force in its labors, noting that it had endeavored to level the playing field and avoid micromanagement. Three reauthorization issues in particular evoked considerable Board discussion: refunds and repayments, institutional sponsorship of overseas students, and Federal Family Education Loan Program (FFELP) lender incentives. With the approval of the task force's recommendations, the NASFAA staff undertook to cast them into proposed statutory language with the intention of sending them to Congress. (NASFAA President's Report, April 1997.)

By the summer of 1997, Congress had begun hearing reauthorization testimony from interested groups and individuals. Mr. Irv Bodofsky, in his capacity then of NASFAA Commission Director, testified on June 5, 1997, before the House Subcommittee on Postsecondary Education, Training and Life-Long Learning. (NASFAA President's Report, June 1997.) His presentation dealt mainly with Federal Pell Grants and the campus-based programs. On July 24, 1997, NASFAA representative Joel Harrell of the University of Tennessee at Chattanooga testified before the Senate Committee on Labor and Human Resources. (NASFAA President's Report, July 1997.) Dr. Martin anticipated that the staff of both chambers would prepare their respective versions of reauthorization in August, while their principles were away. There was still no definitive indication of when the Department of Education would put forward the Clinton Administration's proposals.

Dr. Martin believed that the House of Representatives would not make any significant alterations in the Title IV programs. (NASFAA President's Report, August 1997.) He also suggested that ED's delay in announcing its position was a consequence of the pending balanced budget and tax legislation. It did appear, however, that the Inspector General might insist on limiting instances when financial aid administrators' professional judgment could be invoked to increase a student's need for more funds; requiring verification of family income in all instances; and denying institutional Federal Pell Grant eligibility on campuses where the student loan default rate was 25 percent or greater. NASFAA made plans to arrange visits to nearby colleges by congressional staffers to help expand the understanding of the federal student aid programs. (Minutes: NASFAA Board of Directors, July 7-8, 1997.)

By the autumn of 1997, it had become evident to the NASFAA staff that neither chamber would introduce reauthorization legislation before spring 1998. (NASFAA President's Report, September/Early October 1997.) Dr. Martin told the Board at its November 1997 meeting that in the reauthorization discussions, it was important to focus on policy matters rather than the funds needed. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.) He explained that the NASFAA staff was endeavoring to aid Congress in its reauthorization work and wanted to be helpful to the association's members who might want to consult with representatives on the Hill.

ED finally issued its reauthorization proposals in the winter of 1998. (NASFAA President's Report, February 1998.) With his characteristic diplomacy, Dr. Martin observed that the proposals reflected a number of NASFAA positions. He then identified two issues that he felt would not be embraced by financial aid administrators: The proposals would deny Federal Pell Grants to institutions with loan default rates that precluded access to FFEL or Direct Loans, and would limit the duration of Pell eligibility to one and one half of students' normal program completion time.

The authorizing subcommittee in the House completed the markup of its reauthorization bill, H.R. 6, on March 18 and 19, 1998, while its Senate counterpart did likewise on April 1, 1998. (NASFAA President's Report, April 1998.) While Dr. Martin found much similarity in the two bills, he identified a number of variations. Clearly one of the most important features common to both versions of the legislation, and a costly one, was the abandonment of the FFEL and Direct Loan changes slated to become effective on July 1, 1998. Rather than moving to index the interest rates to 10 years bond yields, basing them on the 91-day T-bill would continue. The effect would be a drop in interest for borrowers while loan providers and holders would earn less. The Congressional Budget Office (CBO) and the Administration were significantly at odds on the cost of the change. The former estimated it at $1.2 billion for five years while the latter placed the figure at $2.1 billion for the same period.

Other differences in the bills are worthy of note. For example, while both Houses would raise the annual Federal Pell Grant maximum to $4,500 in 1999-00, the Senate maximum of $5,000 would exceed the House maximum by $500 in 2003-04. The Senate would reduce the minimum annual grant to $200 while the House would retain the existing $400. The House, but not the Senate, would eliminate Federal Pell Grants at institutions where high default rates prevented their students from using the federal loan programs.

While both bills extended the Federal Supplemental Education Opportunity Grants (FSEOG) program for five years and authorized a modest funding increase, the House would alter the manner in which the resource was allocated so that institutions serving large numbers of low-income students would receive more money. Both bills extended FWS for five years, while the House version authorized an additional $100 million per year. The other campus-based program, Federal Perkins Loans, was continued for four years by both, although only the House set 1985 as the base year to be used in the allocation of new funds.

Both chambers directed the Secretary of Education to take back some of the money residing in the FFELP reserve accounts at the loan guaranty agencies. The Senate sought $40 million annually from 1999 through 2003, while the House set the requirement at $30 million a year but with a total of $150 million. The Senate but not the House called for a study of utilizing a "market-based mechanism" as the basis for setting FFELP interest rates. The House bill authorized the Secretary of Education to sell Direct Loans without expense to the government. The Senate provided for a new loan forgiveness program for borrowers who undertook careers in teaching. The arrangement would be applicable to both FFELP and Direct Loans.

In the area of determining financial need, the two bills varied on several allowances that were used in establishing the student and parental contributions. Rather than prescribing set allowances, the Senate wanted their determination left up to the campus financial aid administrator. The House, for its part, provided for the inclusion in the cost of attendance the expense of renting or buying a computer. The House also eliminated dependent students' parents in counting the number of family members in college. Both the House and Senate provided higher income protection allowances for dependent students, although the House figure exceeded the Senate figure by $800.

In other interesting provisions of the proposed legislation, the Senate authorized funding for a program of campus daycare for the children of low-income students. Three-year grants from ED for this purpose would go to colleges and universities that had an annual Federal Pell Grant Program volume of no less than $350 million. The House and Senate were at odds over the amount to appropriate for the new Leveraging Educational Assistance Partnership Program (LEAP). The House bill raised the number of members sitting on the National Advisory Committee on Student Financial Assistance from seven to 11 and increased the committee's funding to $850,000 a year. While the Senate did not alter the membership, it did increase the annual operating budget to $800,000.

The House of Representatives approved the reauthorization bill, H.R. 6, on May 6, 1998 by a near unanimous vote of 414 to 4. (*NASFAA Newsletter*, May 11, 1998.) The Senate, however, moved with less dispatch, causing Dr. Martin to comment that the legislation was languishing with 14 amendments awaiting consideration under a consent agreement, along with several others sponsored by Committee Chair James Jeffords. (NASFAA President's Report, June 1998.) Of particular concern to NASFAA was an amendment that stipulated that an institution could not award federal student aid to students enrolled in teacher education if its students taking state licensing examinations failed to achieve a federally determined passing rate. A fear that reauthorization would not take place before Congress concluded its session caused Dr. Martin to quip, "If the Senate does not approve the Higher Education Act quickly, Lotts of students will have their dreams Daschled!" playing on the names of Sens. Trent Lott and Tom Daschle. (NASFAA President's Report, June 1998.)

The Senate finally passed its reauthorization, S. 1882, on July 9, 1998. (*NASFAA Newsletter*, July 13, 1998.) As with the House, the vote was virtually unanimous, 96 to 1. The two chambers came together in August to work out the differences in the two versions. (NASFAA President's Report, July/August 1998.) Operating under a binding agreement not to raise expenditures, the challenge became one of finding funds to offset the higher interest and administrative costs of the student loan programs. NASFAA was concerned that the Senate would defer to the House, accepting the House provision to withhold Federal Pell Grants at institutions with cohort default rates that precluded student access to federal loans. As described earlier, the Congress in late September of 1998 gave its approval to the Conference Report on H.R. 6 and President Clinton signed the Higher Education Amendments of 1998 into law on October 7. A major task ahead would be to implement a very complicated piece of legislation that not everyone embraced.

Reauthorization's shortcomings became more evident in the eventual efforts to bring about certain technical changes in the law. At its spring 2000 meeting, NASFAA sent Congress a package of Title IV proposals to be included in the technical amendments to the Higher Education Act. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) Among them were recommendations dealing with the repayment of Title IV funds. As there were strong differences of opinion on the issue, Dr. Martin emphasized that the association's proposals should not be criticized by the Board or the members because it might cause Congress to view the matter as too controversial to tackle. The following month, Dr. Martin predicted that the House would likely soon take up technical amendments legislation. (NASFAA President's Report, May 2000.) It appeared that the bill would deal with the return of Title IV funds and the effect of veteran's benefits in the determination of financial need.

The House of Representatives passed H.R. 4505, the Higher Education Technical Amendments Act, on June 13, 2000, and it was expected to receive Senate action before year's end. (NASFAA President's Report, July 2000.) The legislation dealt with such issues as the federal aid eligibility for home schooled students, the definition of a new Federal Perkins Loan borrower when there had been an intervening FFEL, the effect of a consolidated loan on program limits, the procedure necessary to rehabilitate a delinquent loan, and FWS wages for training and travel to work. The return of Title IV funds was also addressed in the bill as were the minimum threshold for student and institutional refund returns.

The prospects of enacting technical changes to the Higher Education Amendments of 1998 were eliminated when the Senate failed to act. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000, p.1.2.6.) Dr. Martin expressed the hope that technical amendments might return in 2001 as a kind of "mini" reauthorization. The directors also learned in November of 2000 that NASFAA had already begun working on the next reauthorization, as the Federal Issues Committee was examining recommendations that had been drafted by NAICU. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000) The following spring, the committee announced that it was identifying the reauthorization steps other Washington-based higher education associations were taking. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) Dr. Martin told the Board in April 2001 that NASFAA had begun sponsoring listening sessions at regional association meetings to gather input for the coming reauthorization. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) It was quite evident that the reauthorization process had become a matter of constant concern, rather than a task to be undertaken every four to six years.

Budgets and Appropriations

The five years of this history saw a substantial increase in the amount of federal student financial aid. This growth between 1996-97 and 2000-01, calculated in current dollars, amounted to 24.45 percent. (College Board, 2001. T*rends in Student Aid*.) While a substantial portion of this increase can be attributed to FFEL and Direct Loans, Federal Pell Grants and the campus-based programs did quite well. Total Federal Pell Grant funding rose by $2.176 billion, or 37.64 percent, in current dollars, while the three campus-based programs, FWS, FSEOG, and Federal Perkins Loans, grew by $421 million, or 17.68 percent, in current dollars. The Federal Perkins Loan numbers for which the total was derived were loans made and included federal capital contributions (FCCs), institutional matches and repayments. Federal Pell Grants are spent in the year in which the funds are appropriated, while campus-based monies are utilized in the following year. The transfer of funds back and forth from year to year and unspent balances preclude the assumption that an annual appropriation for a specific program equals the expenditure.

To set the historical perspective for the period, it needs to be recalled that Democrat Bill Clinton first occupied the White House while the Republicans controlled the Congress. Mr. Clinton was followed as president by Republican George H. W. Bush. The Republican Party continued to hold a congressional majority, although the makeup of the Senate was precisely even, resulting in the necessity for Vice President Dick Cheney to cast the deciding vote whenever a tie occurred. The Republican control of the Senate was short-lived, however. In the spring of 2001, Senator James Jeffords of Vermont announced his resignation from the party to become an independent. His action gave the Democrats a majority of one in the Senate, 50 to 49. As to the economic perspective, a growing federal budget surplus was a major factor. The progression was from a deficit of $290 billion in FY-1993 to a surplus of $237 billion in FY-2000, the third consecutive year in which a surplus was realized. (NASFAA President's Report, Oct./Nov. 2000.)

The FY-1996 federal budget was not passed until the spring of 1996, as series of Continuing Resolutions finally gave way to an Omnibus Appropriations Bill. (NASFAA President's Report, April 1996.) The delays notwithstanding, Dr. Martin felt that the appropriations that were approved were good for student aid. Before action was completed on the FY-1996 Omnibus Appropriations Bill, the Clinton Administration made known its FY-1997 budget. (NASFAA President's Report, March 1996.) The president's budget sought an increase of 7 percent more than for the prior year and provided for raising the Federal Pell Grant maximum to $2,700 in 1997-98, which was higher than the $2,470 anticipated for 1996-97. President Clinton wanted to raise the FWS appropriation to $679 million while holding FSEOG at a constant $583 million. His budget called for $150 million for Federal Perkins FCC, but did away with funding for State Student Incentive Grants (SSIG). The non-binding FY-1997 Budget Resolution passed by Congress held discretionary program spending below the FY-1995 levels. (NASFAA President's Report, May 1996.) The resolution also required that $3.67 billion be saved from FFEL and Direct Loans over six years. The education appropriations bill being drafted in the House gave only a modest increase to Federal Pell Grant funding, while raising support for FWS significantly. (NASFAA Board of Directors Meeting Minutes, July 12-13, 1996.) Money for FSEOG was held constant and no funds were provided for Federal Perkins Loan FCC or SSIG.

By the late summer of 1996, it appeared that the Senate would not pass appropriations bills for education or for several other federal departments, necessitating an Omnibus Continuing Resolution to keep the federal government functioning. (NASFAA President's Report, July-August 1996.) Joining NASFAA in efforts to obtain the highest possible level of funding for federal student aid were the Committee for Educational Funding and the Alliance to Save Student Aid. (NASFAA President's Report, July-August 1996.) Collaboration among these three organizations in such an effort was to become a common and vital occurrence during the period of this history. The federal student aid impasse was resolved in the final days of September. The House on September 28, 1996, adopted by a sizeable majority the appropriations for several departments. (NASFAA President's Report, September 1996.) The Senate did likewise three days later.

Dr. Martin characterized what had transpired between the Republican leadership and the Clinton Administration as "three days of marathon negotiations." (NASFAA President's Report, September 1996.) The legislation resulted in Federal Pell Grants receiving just over $1 billion more than the year before, thus permitting an increase in the maximum grant to $2,700 from $2,470. Funding for FSEOG remained constant at $583 million, FWS was raised by $213 million to $830 million, the FCC for Federal Perkins Loans went up by $65 million to $158 million, and SSIG received $19 million more to take it to $50 million. The TRIO program and Federal Direct Loan administration also benefited from larger appropriations. Perhaps the fact that voters would soon go to the polls to elect a president and a Congress provided a catalyst for this improvement, although it may also have been attributable to the hard work of the Alliance to Save Student Aid, as well as the commitment of the American people to education.

The substantial growth in federal student financial aid resources in 1996 was accompanied by another major development in student aid. President Clinton had announced during his election campaign several tax-based plans to help finance college. One of these was the Hope Scholarship Program, which was patterned after a similar program operating in Georgia. (NASFAA President's Report, May 1996.) Another was a tax credit for students who did not qualify for the Hope Scholarship.

With his reelection accomplished, President Clinton's State of the Union address left no doubt of his determination to raise the academic level of U.S. postsecondary education and make it affordable for all. His approach would center on his tax benefit proposals, educational IRAs, and higher funding for Federal Pell Grants. (NASFAA President's Report, December 1996/January 1997.) The vehicle he selected to achieve these educational tax benefits was the balanced budget accord hammered out by the Republican-controlled Congress and the Clinton White House during the spring and summer of 1997. On March 7, 1997, a balanced budget amendment to the Constitution failed in the Senate by a single vote. (NASFAA President's Report, March 1997.) Mr. Clinton insisted that the Constitution did not have to be amended to achieve a balanced budget. He explained that this would occur by 2002, as his budget proposal for FY-1998 would produce a $17 billion surplus in 2000. The cost of the educational tax benefits was estimated at $40 billion over five years. (NASFAA President's Report, March 1997.) Dr. Martin cautiously suggested that while most of NASFAA's members would likely prefer to have these funds committed to need-based aid, the failure to support tax benefits could hamper future funding increases for the existing federal student financial aid programs.

The education tax cuts sought by President Clinton were for the most part achieved through the enactment of the Taxpayer Relief Act of 1997. The legislation was signed by Mr. Clinton on August 7, 1997. (*NASFAA Newsletter*, Sept. 2, 1997.) The centerpiece of the statute was the Hope Scholarship, which took effect on July 1, 1998.

The Hope Scholarship offered tax credits of up to $1,500 for the first year's tuition of full-time college students. If the student's individual's grade-point average for the first year was 2.75 or higher on a 4.00 scale, the tax credit of $1,500 was available for the second year as well. Full eligibility for the program required that a joint filer's income be $80,000, with the deduction phased out as income rose to $100,000, where it ceased. Single tax filers with incomes up to $50,000 would qualify for the full amount, with the deduction phased out as income rose to $70,000.

Students who did not qualify for a Hope scholarship could benefit from the Lifetime Learning Tax Credit. This amounted to 20 percent of the first $5,000 of tuition and fees between July 1, 1998, and the end of 2002, rising in 2003 to 20 percent of the first $10,000 in tuition and fees. The same income limitations that applied to the Hope Scholarship were in effect for the tax credits. The benefit was also available to graduate or professional students.

The new law also reinstated the tax deduction for the interest on a federal loan during the first 60 months the borrower was paying it back. The interest deduction was limited to $1,000 in 1998, rising to $2,500 in 2001 and thereafter. The interest deduction was phased out for joint filers with an annual incomes of between $60,000 and $75,000 and for single filers between $40,000 and $55,000.

Another tax benefit of the new law was the extension of the deductibility from income of educational expenses paid by an employer. The action reinstated a deduction that amounted to an annual maximum for three years for an undergraduate. The deduction of $5,250 already existed for graduate and professional students.

Several provisions of the new law pertained to IRAs. A withdrawal could be taken from an existing IRA without penalty or taxation if it was made for a specified education expense. A specific education IRA could be established with a maximum annual contribution of $500 per child. While the contribution was not tax deductible, withdrawal for postsecondary expenses would not be subject to taxation. An income limit of $150,000 for a joint filer and $95,000 for a single filer was applicable to those who established an education IRA. The arrangements for both IRAs would commence with the 1998 tax year. Non-taxable loan forgiveness, which was already applicable to federal loans, was extended to borrowers whose loans were from tax-exempt charities.

Dr. Martin advised the NASFAA membership that the Taxpayer Relief Act of 1997, although a boon to many students and their families, would produce "significant reporting responsibilities" for financial aid offices. (NASFAA President's Report, September/Early October 1997.) He also suggested that the community be very cautious in providing advice about the new tax benefits as financial aid administrators were not "tax advisors" and could incur liabilities from their efforts to be of assistance. (NASFAA Board of Directors Meeting Minutes, Nov. 21-23, 1997.)

While the Taxpayer Relief Act of 1997 was being developed, work went forward on the FY-1998 federal budget and the appropriations that were a part of it. In his State of the Union address, President Clinton spoke in favor of enlarging the Federal Pell Grant Program. (NASFAA President's Report, December 1996/January 1997.) Several Republican members of the Senate Budget Committee were concerned that the Administration was not targeting more money for primary and secondary education. (NASFAA President's Report, December 1996/January 1997.) The Senate and the House proceeded with separate appropriation bills for the Departments of Education, Health and Human Services and Labor: S. 1061 and H.R. 2264. (NASFAA President's Report, August 1997.) Dr. Martin was optimistic about an increase in the maximum Federal Pell Grant to $3,000 per year. On the other hand, it appeared likely that funding for the SSIG Program could be eliminated.

Congressional accord on the FY-1998 education appropriation was not forthcoming until November 9, 1997. (*NASFAA Newsletter*, Nov. 10, 1997.) A $300 increase in the maximum Federal Pell Grant to $3,000 was included. The SSIG program was kept in existence with funding of $25 million. As for the campus-based programs, FSEOG was raised by $30.6 million to $614 million, FWS was held constant at $839 million and Federal Perkins FCC funding was reduced by $23 million to $135 million. The legislation provided that a student's federal aid eligibility was retained even if one of the new education tax benefits was received. Another provision authorized the consolidation jointly of FFEL and Direct Loans. The appropriation bill was signed by President Clinton in a White House ceremony on November 13, 1997. (*NASFAA Newsletter*, Nov. 17, 1997.)

The Administration's FY-1999 education budget offered evidence that a high priority was assigned to education, although the focus was primary and secondary education. (NASFAA President's Report, February 1998.) Small increases were sought for Federal Pell Grants, FSEOG and FWS. Funding for the Federal Perkins Capital Contributions was reduced by almost half and no money was requested for SSIG. One aspect of the budget consistent with a NASFAA position was elimination of the origination fee for subsidized federal loans.

Dr. Martin was concerned that the Balanced Budget Agreement of the previous year could produce competition between programs. By the late spring of 1998, work on the education appropriations in the House was well underway. (NASFAA President's Report, June 1998.) While the amounts being considered for the Title IV programs were moderately above those of the prior year, the NASFAA staff found them disappointing and far below what was needed. The organization called on its members and the state and regional financial aid associations to support a resolution that asked Congress for greater funding. (NASFAA President's Report, June 1998.)

After several brief continuing resolutions and three weeks into FY-1999, Congress and the Administration were able to achieve an accord on an Omnibus bill that funded the activities of several federal departments. (NASFAA President's Report, September/October 1998.) Although education in general received an increase of $3.6 billion, most of this amount went to elementary and secondary education. The employment of 100,000 additional teachers was slated to be a part of the expenditure. Support for student aid fell noticeably below the increases of FY-1997 and FY-1998. The maximum Federal Pell Grant was raised by $125 to $3,125. An increase of $40 million was assigned to FWS, while FSEOG received $5 million more. The funding for Federal Perkins Loans FCC was lowered by $35 million to $100 million, while SSIG received the same amount as in the prior year, $25 million.

Dr. Martin noted as 1998 drew to a close that the prospects for increased financial aid funding in FY-2000 were anything but encouraging. (NASFAA President's Report, Nov./Dec., 1998.) Unconfirmed information attributed to the Office of Management and Budget indicated that substantial reductions would be proposed for FSEOG, SSIG (now designated as LEAP) and Federal Perkins Loans. Federal Pell Grants were to receive only a small increment. Although he declared that $1 billion or more was needed, Dr. Martin had learned from representatives of the Administration that money to employ additional elementary school teachers was the main priority. He and other higher education representatives visited Secretary of Education Richard Riley to object to favoring one sector of education over another and to ask for a meeting with the White House.

By the time the Congress had adopted its budget resolution at the end of March 1999, both parties gave evidence of wishing to use a significant share of the surplus that had become available to lower the national debt. (NASFAA President's Report, March/Early April, 1999.) Initially, Republicans had favored an $800 billion tax reduction over 10 years, while Democrats wanted to remove the 1997 budget limitations and raise funding for certain programs that they favored. The Student Aid Alliance, an outgrowth of the Alliance to Save Student Aid composed of NASFAA and more than 50 other members, was determined to press for $1.3 billion in student aid beyond what the President Clinton had requested. Once again NASFAA members were called upon to support this effort by communicating with the Congress. Dr. Martin told the Board at its July 1999 meeting that a "major showdown" could be expected when the FY-2000 appropriations legislation was reconciled. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.)

Closure on student aid funding, indeed on the federal budget in general, was not achieved with ease. More than a half-dozen Continuing Resolutions were required before the Omnibus appropriations contained in Conference Report H.R. 3194 were approved by the House on November 21, 1999. (*NASFAA Newsletter*, Nov. 22, 1999.) The amount finally approved for Federal Pell Grants was $7.64 billion, lower by $64 million than the prior fiscal year's level. The maximum grant was to rise by $175 to $3,300. Funding for FSEOG was increased by $22 million to $631 million, while FWS was to grow by $64 million to $934 million. Federal Perkins Loans FCCs were held constant at $100 million. Higher funding was appropriated for LEAP, which was to receive $40 million, $15 million more than the year before. As the appropriations package neared approval, Dr. Martin described the funding as "'slightly better'" than had been anticipated some months earlier. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.)

The White House released the specifics of President Clinton's FY-2001 budget in February of 2000. (NASFAA President's Report, February 2000.) As evidence of his strong commitment to educational opportunity, the president sought $54.2 billion in student financial aid, an amount 5.5 percent higher than the year before. Specifically, this would provide enough to raise the maximum Federal Pell Grant from $3,300 to $3,500 and benefit 3.9 million recipients. Funds for FSEOG would increase by $60 million to $691 million, while FWS would have support of $1.011 billion contrasted with $934 million the year before. Level funding was requested for Federal Perkins FCCs and LEAP, $100 million and $40 million respectively. In addition to these traditional programs, Mr. Clinton sought $30 billion over the next decade for his College Opportunity Tax reductions.

It had seemed possible that the FY 2001 Budget Resolution, which was passed by Congress in April of 2000, might include a Senate amendment that called for increasing the maximum Federal Pell Grant by $400. The amendment, however, failed to survive conference. (NASFAA President's Report, April 2000.) The resolution did contain tax reductions that would amount to $150 billion over the next five years. Dr. Martin advised the Board of Directors at its spring meeting that developing the budget was contentious because of efforts to reduce discretionary expenditures. (NASFAA Board of Directors Meeting Minutes, April 29-May 1, 2000.) By the end of June, however, both Houses had passed the Labor, Health and Human Services and Education appropriations for FY 2001. (NASFAA Board of Directors Meeting Minutes, July 7-8, 2000.) The House provided virtually what President Clinton had requested except that it would zero-out funding for LEAP. (NASFAA President's Report, July 2000.) The Senate also set similar amounts, except that it provided for higher Federal Pell Grant funding, sufficient to take the maximum grant to $3,650. Dr. Martin observed that because the Senate's funding fell short of what Mr. Clinton wanted in certain programs, a veto could occur.

Final enactment of the financial aid appropriations was to become a long and arduous ordeal. The Administration requirements for school construction and the number of teachers in classrooms were a major hurdle. (NASFAA President's Report, August 2000.) Other roadblocks included differences on tax cuts and the minimum wage. However, an intense and closely contested general election season no doubt contributed to the impasse. A lame duck session was unable to bring about an agreement between the Congress and the White House. (*NASFAA Newsletter*, Nov. 20, 2000.) Lawmakers resorted to 14 continuing resolutions that became necessary by the end of December to keep the federal government functioning. NASFAA asked its members to lend support to help avoid an impasse that could lead to reductions in student aid funding,

Almost three months into FY 2001, the Congress finally approved Omnibus Appropriation legislation that included funding for student aid. (*NASFAA Newsletter*, January 2, 2001.) Federal Pell Grants received support of $8.756 billion, which would permit setting the maximum at $3,750. FSEOG received $691 million, which included $10 million for hurricane victims and was the amount approved the prior June by both Houses. President Clinton had asked for $631 million. FWS was raised to $1.01 billion as both the House and Senate had proposed, which was $77 million more that the White House desired. The Federal Perkins Loan FCCs were set at $100 million, the amount desired by both the Congress and the Administration. Finally, LEAP was allocated $70 million, a figure that came out of an agreement reached by Congress and President Clinton.

When the Board of Directors met late in April and early May, Dr. Martin commented on newly elected President George Bush's plans for student aid. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001*.) He stated that while President Bush sought to raise Federal Pell Grant funding by $1 billion, the maximum award would rise by only $100 because 60 percent of the increase would have to be used for a shortfall in the program for the previous year. No increase in funding for the other student aid programs was requested by the new Administration. Mr. Bush did seek additional money for educational tax benefits, however.

Dr. Martin reported that the Alliance for Student Aid had set a goal of raising the annual Federal Pell Grant maximum by $600 to $4,350. (NASFAA President's Report, April 2001.) The Alliance also wanted the FSEOG appropriation increased by $100 million, to $791 million: FWS increased by $39 million, to $1.105 billion: Federal Perkins Loan FCC increased by $40 million, to $140 million; and LEAP increased by $45 million, to $100 million. Among the other objectives of the Alliance were eliminating the five-year limit on the loan interest deduction and raising income eligibility limits for loans. Dr. Martin considered the Bush budget's treatment of student aid "disappointing," noting that the Administration's budget would help primary and secondary education through the "No Child Left Behind" campaign while overlooking the critical needs of education beyond the high school.

As the period presented in this history drew to a close much uncertainty existed regarding the appropriations for the federal student aid. Dr. Martin predicted that progress in that area would have to wait for Congress to complete its work on elementary and secondary education. (Minutes: NASFAA Board of Directors, July 20-21, 2001.) Congress had been busy, too, with supplemental appropriations. (NASFAA President's Report, July 2001.) Most of that funding was destined to support the Department of Defense. Dr. Martin emphasized the critical issue of setting FFELP interest rates at a level that would ensure the lenders' participation. He had hoped that funding necessary for the interest change would be placed in a supplemental appropriation. Funds earmarked for the change had been included in the FY-2001 Budget Resolution.

Regulations

Growth in the magnitude and complexity of federal student aid could not help but increase the organization's involvement in the regulatory process. In earlier years, this involvement had been confined to the Department of Education and the Health Professions activities of the Department of Health and Human Services. With the creation of the tax benefit programs, the contact expanded to include the Treasury Department and the Internal Revenue Service. NASFAA also came into contact during the period with the Immigration and Naturalization Service and the Federal Trade Commission. On most occasions this contact with the federal government involved the formal rulemaking process, including negotiated rulemaking and notice of proposed rulemaking. On other occasions, it was a matter of the organization offering, formally or informally, advice and counsel on some pending policy application.

The Higher Education Amendments of 1992 introduced a new step in ED rulemaking that pertained to that statute: negotiated rulemaking (NegReg). (Huff, Robert P.: A Decade of NASFAA 1986-1996.) Hearings would take place on the matters to be regulated, ED would draft a rule, affected parties would negotiate on the draft during a specified period, ED would issue a notice of proposed rulemaking (NPRM) with the opportunity for public comment, and ED would revise the rule based on public comments and release the final rule. The years following the passage of the Higher Education Amendments of 1998 saw extensive use of this process.

ED's rulemaking over the years had at times forced NASFAA to take an adversarial position against what members considered intrusive and burdensome requirements. However, Dr. Martin told the Board in July 1996 that he foresaw broader regulatory relief due to Secretary of Education Richard Riley's willingness to encourage experimental sites. (NASFAA Board of Directors Meeting Minutes, July 12-13, 1996.) Later in 1996, Dr. Martin observed that he found the Secretary to be helpful and prepared to listen on shared issues. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) The fall of 1996 found NASFAA busy responding to five NPRMs and collaborating with NACUBO on another. (NASFAA President's Report, October 1996.) An ED final rule released on November 27, 1996, was heralded by Dr. Martin for providing flexibility in the way that organizations were permitted to match FWS funds used in President Clinton's America Reads Program. (NASFAA President's Report, November 1996.)

Not all of NASFAA's efforts to affect the outcome of federal decisions were conducted in the regulatory arena. For example. NASFAA provided input on the Free Application for Federal Student Aid (FAFSA). (NASFAA President's Report, March 1997.) This was very much an ongoing activity and relied on the involvement of the Need Analysis Standards Committee, subsequently named the Committee on Access and Choice. The passage of the Taxpayer Relief Act of 1997 brought the organization into contact with the Department of the Treasury. Dr. Martin anticipated that while its provisions would be popular with many students and parents, institutions could expect to have to assume additional reporting functions. (NASFAA President's Report, September/Early October 1997.) The higher education associations convened to develop a strategy guide to assist the Treasury and Internal Revenue Service to develop non-invasive procedures. As neither of these federal agencies had much prior experience with the recordkeeping and reporting practices used in higher education, the higher education associations arranged for Treasury and IRS officials to meet with institutions. They also shared their plans for regulations to be used for the programs that would begin in the 1998 tax year. Dr. Martin felt pleased that the two government agencies were sensitive and reasonable in their expectations.

The Department of Education advised postsecondary institutions that their information systems must be made compliant with its systems. (NASFAA President's Report, January 1998.) Part of the issue related to the Y2K date conversion. ED had placed institutions on notice of this requirement in 1997 and it was estimated that most were already compliant. All institutions participating in federal programs had to be so by the end of 1999. Another matter that had been under discussion for quite a long time was the Master Promissory Note. (NASFAA Board of Directors Meeting Minutes, July 13-14, 1998.) NASFAA's Board believed that student borrowers should not be required to sign a new note each year. An agreement in format was reached in the spring of 1998. (NASFAA President's

Report, July/August 1998.) Two issues remained, however: The first had to do with how the borrower confirmed the loan. The second was whether to await implementation until Congress had completed reauthorizing the HEA.

The enactment of reauthorization in the fall of 1998 unleashed a flood of new rulemaking. Dr. Martin opined that over the next several months, ED would be engulfed in the process of creating the regulations and deciding when they would go into effect. (NASFAA President's Report, September/October 1998.) An important part of the exercise, he declared, would be to gain the input of the NASFAA membership.

The vast NegReg undertaking was divided among four groups: (NASFAA President's Report, Nov./Dec., 1998.)

- FFELP lender and guarantor matters;
- Title IV loan issues that did not pertain to lenders or guarantors;
- Federal grants, FWS, student entitlement, and refunds; and
- Institutional eligibility considerations.

Serving on the four teams were NASFAA staff members Associate Director for Governmental Affairs Larry Zaglaniczny, Assistant Director for Training Development Anthony Jones, Associate Director for Technical Assistance Joan Berkes, and Director of Electronic Services Projects Ellen Blackmun. Also joining in the negotiations were NASFAA Board of Directors member Paul Phillips and Legislative Issues Task Force member Elaine Neeley-Eaconia. Each team was expected to achieve consensus on their issues to reach closure. The teams were to convene for at least 54 days. Maintenance of an overview of NegReg was assigned to the organization's Legislative Issues Task Force. (NASFAA Board of Directors Meeting Minutes, Nov. 8-10, 1998.)

Dr. Martin informed the Board when it met in April 1999 that the work of the NegReg teams was proceeding and it appeared that some issues would be included in the anticipated technical amendments to the statute. (NASFAA Board of Directors Meeting Minutes, April 18-20, 1999.) Following the work of the teams, he explained, Notices of Proposed Rulemaking would be prepared. The membership followed the NegReg on NASFAA's website.

In announcing that negotiated rulemaking had been concluded, Dr. Martin offered the opinion that the process had gone "fairly well" and substantial agreement had been achieved. (NASFAA President's Report, June 1999.) He expected that the NPRMs would begin appearing in the middle of July 1999 with 60 days allowed for comments. The final rules would likely be published by November 1, 1999, and become effective on July 1, 2000. The membership was urged to examine the NPRMs with care and offer appropriate commentary. The NPRMs that ED eventually published were characterized by Dr. Martin as pretty much in conformity with the accords achieved during the negotiations. (Minutes: NASFAA Board of Directors, Nov. 15-17, 1999.)

Issues yet to be finalized were the return of Title IV funds and approval of the elusive Master Promissory Note. Also, as mandated by the Higher Education Amendments of 1998, ED initiated an examination of the Title IV regulations.

Other unresolved issues necessitated another round of NegReg proceedings, which were characterized as cooperative and positive. (NASFAA President's Report, March/Early April 2000.) NPRMs were expected in May of 2000. The 12-hour rule presented a sticking point; Dr. Martin hoped the rule could be eliminated because of constraints that it imposed on distance learning and non-classroom instruction. The Gaining Early Awareness and Readiness for Undergraduates (GEAR UP) regulations that had been published in December 1999 were also a problem. (NASFAA President's Report, February 2000.) Dr. Martin found the rule contrary to the long-standing policy of considering federal grant aid as the "first dollar" in a student's aid package rather than the "last dollar." The disagreement prompted the community to meet with Lee Fritscher, the Assistant Secretary for Postsecondary Education.

While working to reach an accord on the unresolved issues remaining from the 1998 reauthorization, ED sent Congress the results of its review of the regulations applicable to federal student aid programs, which had been mandated by Section 498 of the Higher Education Act. (NASFAA President's Report, February 2000.) To gain community input, ED conducted four discussion sessions around the country. Among the proposals emanating from these meetings were ones seeking a standardized definition of academic term and progress, particularly as they applied to distance learning. Implementation of electronic signatures and the Master Promissory Note were also requested.

Negotiated rulemaking resumed in May 2000 with change of institutional ownership and the 12-hour rule as key issues. (NASFAA President's Report, May 2000.) Change of ownership pertained to all institutions, while the 12-hour rule affected non-traditional education. Resolution of the GEAR UP grant issues was achieved in the summer of 2000 when ED agreed to permit institutions, on a voluntary basis, to join the program if they were disposed to permit their students to receive GEAR UP grants on top of their other financial aid. (NASFAA President's Report, August 2000.)

On November 1, 2000, the Department released seven final rules that contained agreements achieved through negotiated rulemaking during the previous year. (NASFAA Board of Directors Meeting Minutes, Nov. 12-14, 2000.) Particularly significant were those pertaining to institutional control. All institutions, even public ones that had been earlier exempt, were required to report all of their locations. Public institutions had 10 days in which to disclose any changes in their governance. Study abroad agreements were clarified and FWS students could have their employment hours tracked electronically or by hand. Another regulatory issue with which NASFAA had been involved reached resolution in the fall of 2000. Various administrative burdens affecting colleges and universities that enrolled students with aid from the D.C. Tuition Assistance Program had been reduced.

While the preponderance of NASFAA's regulatory dealings were with ED, NASFAA worked cooperatively with NACUBO, ACE, NAICU, the Council on Graduate Schools, Cornell University, and George Washington University to respond to a June 16 NPRM released by the Internal Revenue Service on institutional reporting requirements for the Hope Scholarship and Lifetime Learning programs. (NASFAA Board of Directors Meeting Minutes, Nov. 12-14, 2000.) Dr. Martin characterized what was proposed as supportable, although some items needed modification. For example, the group requested that the effective date for implementing the rule be delayed a year to December 31, 2002. Another significant change requested included eliminating the reporting obligation on students who were not taking courses for academic credit or whose fees were waived, provided through gift aid, or paid by an outside party.

Two regulatory matters in particular occupied the organization's attention during the spring of 2001. The first was the use of a borrower's electronic signature (e-sign) in the student loan process. NASFAA's Committee on Access and Choice made the determination not to offer comment on ED's NPRM on the subject, although it planned to follow developments closely. (Minutes: NASFAA Board of Directors, *April 29-May 2, 2001*.) Past National Chair Irv Bodofsky told ED representative Jeff Baker during the April 2001 Board meeting that the Department could benefit from observing what the Department of Health and Human Services had already accomplished with the electronic signature. (Minutes: NASFAA Board of Directors, April 29-May 2, 2001.) Shortly after, Mr. Baker informed a public meeting dealing with e-sign that ED would not be releasing rules on the matter for the time being. (*NASFAA Newsletter*, May 7, 2000.) He explained that ED believed that what was contained in its previously released Standards for Electronic Signatures should offer sufficient direction to FFELP lenders and guarantors.

In the latter part of March, NASFAA was asked by the Career College Association (CCA) to be a signatory to a letter asking for negotiated rulemaking "on the prohibition on incentive compensation payments." (NASFAA President's Report, April 2001.) Believing that the issue deserved broader consideration, NASFAA sent a communication to ED seeking clarification on the subject.

In May of 2001, Representative Howard P. "Buck" McKeon, Chairman of the House Subcommittee on 21st Century Competitiveness, announced a campaign to lessen the burden of the regulations applicable to federal student aid that became known as FED. UP. (*NASFAA Newsletter*, June 18, 2001.) Responses were solicited from all of higher education and were due by July 20, 2001. The respondents were asked to identify the matter at issue with the appropriate statutory or regulatory reference, offer a recommendation for relief and provide simple justification for the modification. NASFAA prepared several papers to help the membership prepare its proposals.

By early July of 2001, ACE, joined by 18 other higher education associations, including NASFAA, submitted its recommendations. (*NASFAA Newsletter*, July 2, 2001.) The recommendations applied not just to rules that were deemed costly, obsolete, or burdensome, but also to improving the regulatory process itself. Dr. Martin explained that the joint effort had run to 21 pages. (President's Report, July 2001. pp. 4-7.) In addition to the ACE-led effort, the organization offered a number of its own recommendations. They applied to the return of Title IV funds, to specific program requirements, and to general provisions.

As of the July 20, 2001 closing date for submitting regulatory proposals to Rep. McKeon, NASFAA had offered three sets of recommendations. (*NASFAA Newsletter*, July 16, 2001.) With the consent of the senator, the July 20, 2001, response date was extended to accommodate proposals that came from deliberations at the NASFAA Annual Conference in Nashville. (*NASFAA Newsletter*, July 23, 2001.) In all, NASFAA submitted 21 recommendations grouped into the following four subject areas (with the number of recommendations in each):

- Loans (2)
- Campus-based programs (3)
- General provisions (9)
- Return of funds (7)

Many of the recommendations dealt with rules that NASFAA had long sought to change. For example, the recommendations addressed delayed loan disbursement, permitting a computer allowance in the determination of need, simplification of campus crime reporting, strengthening the role of the non-government negotiated rule makers in setting the agenda and in the process itself, and again permitting student aid administrators to make a late disbursement after a student had withdrawn. Representative McKeon's initiative offered real promise of easing regulatory burdens as the period of this history ended.

Other Legislation Bearing on Student Financial Aid

In addition to the reauthorization and appropriations legislation that determined the course of federal student aid activity in the period from July 1, 1996, through June 30, 2001, NASFAA dealt with a host of other federal legislation. Perhaps the most significant of these was the Taxpayer Relief Act of 1997. This statute was described earlier in the section dealing with the federal budget and appropriations because the historic move to use the tax code to lessen the burden of paying for college became closely intertwined with traditional federal student aid. This new approach became a reality when the Clinton Administration and the Congress reached an agreement in 1997 to balance the federal budget.

While NASFAA could scarcely oppose this tax benefit relief, there was just concern that it was a threat to traditional need-based financial aid and might jeopardize assistance to low-income students. If one examines the appropriations for the Title IV programs between 1997 and 2001, however, this was not the apparent outcome. A legitimate question is whether, without the tax legislation, the growth in traditional support might have been even greater. On the other hand, tax relief could be viewed as inevitable in the light of the political climate and the developing federal budget surplus.

The Lobbying Disclosure Act was passed in 1996, just prior to the beginning of this history, but its implementation occupied NASFAA's attention in the latter part of 1996. Dr. Martin explained to the Board of Directors in April 1996 that a NASFAA employee who came in touch at least twice with either Congress or certain Administration officials, and was so engaged for 20 percent or more of the time, was obligated to register as a lobbyist. (Minutes: NASFAA Board of Directors, April 14-16, 1996.) The requirement applied even to benevolent organizations. Since Board members were volunteers, they did not bear the same obligation. Two members of the NASFAA staff had already registered, and others were carefully monitoring their time and contacts. It was recommended that the members consult their institutional legal staff on the effect of the legislation and to be certain when invited to testify before Congress that the request was in writing.

In late April 1997, President Clinton announced that he would be submitting the statutory element of his reading initiative to the Congress in the form of the America Reads Challenge Act of 1997. (NASFAA President's Report, April 1997.) To reach his goal of all children reading effectively by the time they finished the third grade, Mr. Clinton announced his desire to have 100,000 FWS students tutoring them. To provide an incentive for this effort, the customary FWS matching requirement was dropped for FWS reading tutors.

Eventually, the higher education associations were successful in persuading the Department to give up its original plan to have at least half of the FWS appropriation used for the reading initiative, and instead, to allow participation to be voluntary. Dr. Martin explained that even just a few reading tutors at each institution would make it possible to reach Mr. Clinton's goal of 100,000 tutors. Concern surfaced several months later that ED would stipulate that two percent of a college or university's FWS allocation would have to be spent for the reading program. (NASFAA Board of Directors Meeting Minutes, Nov. 17-19, 1996.) More than 1,000 institutions were taking part in the effort and Dr. Martin preferred that such a requirement not be mandated; it was more important that institutions retain control over how the FWS funds were utilized. As the requirement was finally crafted, an institution would meet the FWS community service obligation if one student tutored preschool age or elementary school children in reading. (34 CFR 675.18 Federal Work Study) As a further incentive to gain institutional participation, the entire compensation of the tutors would be provided by the federal government. (34 CFR 675.26 Federal Work Study)

During the entire five years of this history, NASFAA labored continuously to prevent families from being taken advantage of by businesses that engaged in fraudulent financial aid practices. In the summer of 1996, Dr. Martin announced that the organization had helped the Federal Trade Commission (FTC) act against certain scholarship search companies that were acting improperly. (NASFAA President's Report, July-August 1996.) The FTC brought charges in federal court against five companies as it took possession of their assets. NASFAA and NAICU joined the FTC in a news briefing to launch a campaign to make students and parents aware of the misdeeds of these companies. As part of this effort, information and posters were sent to the nation's secondary and postsecondary institutions. The agency also announced that it was creating a website to alert the public to improper practices.

Even more stringent action was sanctioned later in the period, when, with bipartisan sponsorship, Congress passed the College Scholarship Fraud Prevention Act of 2000. (NASFAA Board of Directors Meeting Minutes, Nov. 12-14, 2000.) Penalties were greatly intensified for convictions in cases where fraud or misrepresentation occurred in furnishing information about student financial aid. Congress stipulated in the legislation that it should annually receive a joint report from ED, the Attorney General and the FTC on student aid fraud. ED was also directed to establish a public website dealing with the subject.

One matter of particular interest that failed to achieve closure during the period of this history was distance education. Representative Johnny Isakson (R-GA), took the lead by proposing the Internet Equity and Education Act of 2001. (NASFAA President's Report, July 2001.) His proposed legislation sought to remove certain provisions of the Higher Education Act that stood in the way of distance learning. The Isakson bill was heard by the House Subcommittee on 21st Century Competitiveness on June 21, 2001. The bill sought an exception to an existing regulation that limited an institution's distance learning courses to no more than 50 percent of its instruction in order to qualify for Title IV money. To qualify for the exception, an institution had to be participating in at least one of the federal student loan programs and have a default rate under 10 percent for the last three years. The proposed statute would also eliminate the objectionable 12-hour rule and lessen the existing incentive compensation prohibitions.

Rep. Isakson's bill, H.R. 1992, was reported out of subcommittee on July 11, 2001. Technical amendments that pertained to Internet advertising and the payment of commissions were attached. Dr. Martin considered the enactment of the bill problematic. NASFAA did, however, offer general support for the legislation and proposed that the Secretary of Education be given greater latitude in making exceptions that pertained to an institution's federal loan participation and that the default rate be determined by an average of the three past years. However, Dr. Martin felt that Rep. Isakson's colleagues considered the proposed legislation as a potential return to the unsavory times of commission-seeking education recruiters.

NASFAA also confronted other legislation that sought to impose onerous requirements on colleges and universities. One of these was the Violent Crime Control and State Enforcement Act. (NASFAA President's Report, August 2000.) As the House prepared its technical changes to the Higher Education Amendments of 1998, legislation never taken up by the Senate, an attempt was made to require higher education institutions to notify authorities of sex offenders who were students or employees. The higher education community, however, objected to the requirement because evidence that a problem existed had never been established. The Violence Against Women Act, which President Clinton signed on November 4, 2000, did contain a provision that directed colleges and universities to inform students of where on campus they could find information about registered sex offenders. (Minutes: NASFAA Board of Directors, Nov. 12-14, 2000)

An extremely important issue with which NASFAA dealt in the latter part of the five years of this history was termed the student loan "interest fix." This related to the need to set federal student loan interest rates at levels that would be acceptable to student borrowers and assure the participation of the lenders. Final resolution of the problem was not accomplished until January of 2002, but a great deal of the intense negotiation necessary to achieve that end took place during the period of this history.

Prior to the enactment of the Higher Education Amendments of 1998, the law stipulated the interest rate for new FFEL and Direct Loans made subsequent to June 30, 1998, would be based upon a "bond equivalent rate of securities with comparable maturity." (NASFAA President's Report, April 1998.) This rate was anticipated to be the yield in effect for the 10-year Treasury note. Both Houses of Congress, as they developed their versions of reauthorization, evidenced a desire to retain the 91-day Treasury bill (T-bill) as the basic index for determining interest. At issue was expensing the desired change, which the CBO put at $1.2 billion over five years and the Administration saw as $2.7 billion for the same period.

The FFEL and Direct Loan interest rates established by the 1998 reauthorization were in effect only until July 1, 2003. (Minutes:

NASFAA Board of Directors, April 29-May 2, 2001.) To find an acceptable long-term solution, Congress established a study group that was expected to examine alternate interest-setting formulas. As the rates then existed, the borrower's interest was based on the 91-day T-bill while the lender's was tied to commercial paper. The five alternatives put forth by the study group failed to satisfy all parties. The formula scheduled to go into effect on July 1, 2003, disadvantaged the lenders to the extent that it jeopardized their sustained participation. (NASFAA President's Report, July 2001.) Dr. Martin told the Board at its July 2001 meeting that the FY-2002 federal budget resolution had earmarked funds "to fix" the interest rate problem. (Minutes: NASFAA Board of Directors, July 20-21, 2001.)

Overwhelming bipartisan support for achieving a prompt interest rate resolution was readily apparent in the House and the Senate. (NASFAA President's Report, October 2001.) Leading the effort in the House was Rep. McKeon, who continued to show himself as a staunch proponent of federal student financial aid. His bill, the Access Student Loan Act, H.R. 2781, maintained the borrower's interest rate at the same level through 2006, when it would become fixed at 6.8 percent for new loans made after that date. No change was made in the lender's yield. The legislation ultimately enacted was S. 1762, which was signed by President Bush on February 8, 2002. The PLUS interest rate would be 7.9 percent for new loans made after the same date. Federal student loan interest rates were heralded as being the lowest in history. There was near unanimous support in Congress for the interest rate resolution, with the vote in the House favoring the action, 372 to 2, while the Senate's approval was unanimous.

SUMMARY

The arrival of the much-anticipated new millennium found NASFAA a stable and highly regarded professional organization. Its governance and the manner in which it functioned during the period of this history remained consistent with prior years. The size of the membership also remained stable with about 3,200 members. The majority of members were institutions, although NASFAA also served affiliate, constituent, and a few student members. Rather than the membership drives that marked earlier years, NASFAA focused on providing members with what they felt they needed to fulfill their responsibilities. To accomplish this objective, NASFAA routinely inquired of its members what they needed and wanted from the association, and then, to the extent permitted by resources, responded to their requests.

Securing adequate fiscal resources was a major challenge to NASFAA. The rejection of NASFAA's bid for ED's lucrative training contract and the costs of transitioning to the electronic age were compelling concerns. A significant increase in membership dues was not a viable solution to this need; members constantly sought more services, but did not agree with dues increases. Fortunately, thorough fiscal controls and some new initiatives ameliorated the situation. NASFAA's annual operating budget grew from just over $4.2 million in 1996-97 to just over $5.9 million five years later. Income and expenses were carefully tracked through specific costs centers that were changed as circumstances dictated. The existence of a project development fund permitted the creation of new initiatives like the Standards of Excellence Program, which not only met an important professional need but also promised to produce income. In addition, NASFAA greatly intensified its development efforts.

From the standpoint of NASFAA's infrastructure, the most important occurrence during the five-year period was shifting its communications to electronic means. The organization's Postsecondary Education Network (PEN) was replaced by reliance on a website. Virtually all of its communications with the members and even the general public moved to the site. Even training conducted electronically became available. This transition was influenced materially by ED's decision to require the postsecondary institutions participating in the Title IV programs to communicate through the electronic media. As it made the shift from the earlier ways of communicating, NASFAA was sensitive to the fact that some of its member institutions lacked the equipment and the knowledge to make an immediate transition. To help address this situation, training opportunities and individual counsel were provided by the organization.

At the center of NASFAA's professional development training efforts were its fall and spring training series. NASFAA staff would prepare the curriculum materials and the training aids. State and regional associations had the option of conducting the training themselves or calling on NASFAA to do it. Most of the workshops that took place were decentralized, that is held by the state and regional association. In 1993, NASFAA returned to its earlier practice of conducting workshops in the spring as well as the fall. The growing number of workshops that preceded the National Conference each July also became a valuable means of providing training on a variety of current topics.

The Standards of Excellence Review Program was one of the most significant professional development advancements during the period. Launched on January 1, 1999, it consisted of a team of trained financial aid professionals visiting a campus to conduct an in-depth examination of virtually all aspects of financial aid office's operation. NASFAA staff prepared the review materials, trained the reviewers, and helped to produce and deliver the review results. The program promised to attract funding to the association, while providing a highly valuable and personalized service to participating members.

The association remained steadfast in its ongoing commitment to promote access and diversity in postsecondary education. This goal applied to both minority students and financial aid professionals. Efforts to encourage diversity included early awareness, leadership training, networking, and joining in litigation that dealt with alleged racial discrimination.

NASFAA staff and board members long felt concern over the scarcity of research being conducted on financial aid issues. The problem was perhaps best manifested in the limited number of applications submitted for Sponsored Research Grants and the dearth of manuscripts received for publication in the *Journal of Student Financial Aid*. NASFAA's 2000 appointment of Kenneth Redd as Director of Research and Policy placed a new emphasis on the exploration of financial aid-related concerns and helped to enhance the contents of the organization's research publications.

A host of federal student financial aid legislation and regulation occupied a great deal of the organization's attention throughout the five years of this history. Reauthorization of the Higher Education Act of 1965 took place late in 1998. The thoughtfully crafted recommendations of NASFAA's Reauthorization Task Force helped improve the new law considerably without significantly altering the Title IV programs. Efforts to iron out some the remaining rough edges in the legislation failed when the Senate did not take up the technical amendments.

Appropriations for the Title IV programs grew during the five years of this history. Federal Pell Grant funding was raised by $2.176 billion in constant dollars (37.64 percent), while support for the campus-based programs went up by $421 million. The improvement in support did not take place easily, as differences between the White House and Congress resulted in numerous Continuing Resolutions and Omnibus appropriation bills. NASFAA worked closely with two umbrella groups—the Committee for Educational Funding and the Student Aid Alliance—to secure student aid funding.

NASFAA frequently became involved in the regulatory process as it tried to protect its constituents from unnecessary intrusion and burden in the administration of federal student aid. Rep. McKeon's FED. UP initiative, which came into existence just before the end of this five-year period, offered genuine signs of much sought-after regulatory relief. NASFAA's previous dealings in the regulatory arena were largely with ED and the Department of Health and Human Services. Educational tax relief expanded NASFAA's relationships with the Department of the Treasury and the Internal Revenue Service. Cases of fraud in student aid services also brought NASFAA into contact with the Federal Trade Commission.

In the matter of paying college costs, without a doubt the most significant occurrence between 1996 and 2001 was the passage of the Taxpayer Relief Act of 1997. The statute, largely an outcome of the agreement to balance the federal budget and the growing budget surplus, created the Hope Scholarship and the Lifetime Learning Tax Credit. The law also restored the student loan tax deduction and contained several other provisions that were intended to help meet the costs of postsecondary education. NASFAA, however, had a concern that the tax benefit approach was contrary to the organization's strong support for need-based aid. In view of the political reality of the time, it could scarcely oppose legislation that would help students and families pay for college.

The cause of student financial aid advanced significantly in 1996-2001. It is clear that much of this advance was due, in no small measure, to the strong commitment and sustained efforts of NASFAA's executives, staff, board, committees and task forces, and members.

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