

A
DECADE
OF
NASFAA
1986-1996

**Robert Pernell Huff
Stanford University**

The following disclosure is required under contract #PM95009001: This document contains material related to Federal Title IV student aid programs. While NASFAA believes that the information contained herein is accurate and factual, this document has not been reviewed or approved by the U.S. Department of Education.

Copyright © 1998 by the National Association of Student Financial Aid Administrators. All rights reserved. Produced in the United States.

NASFAA is a nonprofit corporation of institutions of postsecondary education and other individuals, agencies, and students who are interested in promoting the effective administration of student financial aid in the United States.

TABLE OF CONTENTS

PART I: THE FLOWERING OF NASFAA	
INTRODUCTION	1
ORGANIZATION AND STRUCTURE	3
Membership	4
Governance	6
Finances	9
Communications	11
LIAISON WITH OTHER ORGANIZATIONS	15
PROFESSIONAL DEVELOPMENT	18
Training	19
Research	22
Minority Concerns	24
Conferences and Awards	26
LEGISLATIVE AND REGULATORY ADVOCACY	29
Higher Education Amendments	32
Appropriations and Regulations	34
1992 Reauthorization	37
CONCLUSION	39
PART II: TOUGH CHALLENGES AND ENTHUSIASTIC PLANNING	
INTRODUCTION	43
ORGANIZATION AND STRUCTURE	46
Membership	47
Governance	50
Finances	55
Communications	58
LIAISON WITH OTHER ORGANIZATIONS	63
PROFESSIONAL DEVELOPMENT	69
Training	70
Research	74
Multi-Cultural Concerns and Initiatives	77
Conferences and Awards	79
The Task Force on Institutional Leadership	84
LEGISLATIVE AND REGULATORY ADVOCACY	86
Reauthorizations	87
Budget and Appropriations	90
Regulations	96
Direct Loans	101
IN SUMMARY	104
CITATIONS: PART I	109
CITATIONS: PART II	116

THE
FLOWERING
OF
NASFAA

1986 - 1991

INTRODUCTION

In July of 1986, the National Association of Student Financial Aid Administrators published an organizational history written by Steven Brooks, covering the Association's first two decades of existence.¹ The Brooks' work is a thorough and well documented treatment of NASFAA's origins and emergence into what he termed, "the largest postsecondary institutional-based organization in the nation's capital" and the premier organization "speaking on a national level for the interests of student financial assistance."²

In the autumn of 1995, NASFAA's History Committee, with the concurrence of the Board of Directors, invited me to write the Association's history from July 1, 1986 through June 30, 1991. I am in the debt of NASFAA's splendid staff, particularly Executive Vice President Joan Holland Crissman and Director of Professional Development Barbara Kay Gordon, for searching out hundreds of vital documents, copying them and sending them to me in California, thus sparing me a lengthy stay in our nation's capital's frigid climes.

Departing somewhat from Dr. Brooks' more chronological approach to the Association's history, I have opted for dealing with the five years assigned to me in a more topical manner. It is hoped that such an approach will make for smoother reading and quicker reference to the subjects one might want to pursue. Without a doubt NASFAA's many activities can be conveniently divided into three major areas: liaison or representation to other organizations, professional development, and legislative and regulatory advocacy. Following a section on organization and structure, which deals with membership, governance, finances and communications, these three topical areas will be treated. Liaison with other organizations involved with financial aid matters is the first. The second is professional development which includes training, research, minority concerns and conferences and awards. Legislative and regulatory advocacy, the third, takes up implementation of the Higher Education Amendments of 1986, appropriations and regulations during the period and preparations for the Higher Education Amendments of 1992.

The Brooks' history identified several significant themes or issues which emerged in the Association's first two decades. Posing them as questions for review, they include the following. Would

what was called NASFAA's "democratic operating style" persist into the next five years?³ Did NASFAA continue to play as major a role in the drafting of student aid legislation as it had earlier, when in 1980, then Executive Director Dallas Martin wrote parts of the Higher Education Amendments?⁴ Did the focus of the organization's efforts remain on students rather than on institutional interests?⁵ Did NASFAA continue to assist the membership to maintain its professional commitment while administering bureaucratic federal aid programs?⁶

Dr. Brooks saw the "real strength of" NASFAA in its people whom he termed "dedicated and professional."⁷ This continued to be the case in the period which I have examined. It is impossible to find words that do justice to the masterful contribution of Executive Director (and after July 1, 1987, President) Dallas Martin not simply to the Association, but to the advancement of educational opportunity for students in the nation. Seemingly without peer as the champion of talented students of limited financial resources, a legislative strategist and a model for his professional colleagues, it is too painful even to contemplate what might have happened without his dedicated and informed leadership.

The talents of Dr. Martin and his superb staff were matched by the elected leaders of NASFAA during the half decade. The first, President Robert W. Evans, from Kansas State University, also served briefly as the first National Chairman, when the resignation of Chair-Elect Jack Sheehan extended his term until the election of Joseph Sciame of St. John's University. G. Kay Jacks of Colorado State University was National Chair in 1988-89 and she was followed in the next year by Kathleen Hogan McCullough of Idaho State University. The last National Chair for the period was my longtime colleague and friend, Donald R. Ryan of San Jose State. It was Donald who on a Sunday evening back in the autumn of 1995 called from Washington, D.C., and persuaded me to take on this project. In looking at the institutional affiliations of the elected leaders, at least the last three, one might wonder if the political strength of NASFAA were switching to the Great West. Of course, this was not to be the case, but it did afford some of us who lapse into provincialism a moment of ecstasy.

I must express my heartfelt gratitude to my longtime associate in Stanford's Financial Aid Office, Sue Wood. It seems like she was constantly searching for pieces of the manuscript which I would lose in the bowels of the University's mainframe. I also had better thank Harriette Huff who allowed me to take documents and notes pertaining to the history on our recent study cruise through the Panama Canal.

ORGANIZATION AND STRUCTURE

If you were to ask most student financial aid administrators what NASFAA does, they would likely identify its role in the areas of federal legislation and regulatory advocacy and its contribution to the critical professional development of the members. Obviously, to have an impact in these areas, a solid infrastructure has to be in place. The infrastructure includes such components as membership, governance, finances and communications. The story of NASFAA in the five years under review is rooted in its consistent efforts to strengthen its infrastructure, guided for the most part by a "Strategic Long-Range Planning Report" approved by the National Council at its meeting on July 21, 1987.⁸

Membership

NASFAA began its third decade with the largest membership in its history.⁹ In 1986-87, the organization had 3,144 institutional members and 260 other members for a total of 3,404.¹⁰ Five years later, in 1990-91, there were 3,054 institutional members and 276 other members for a total of 3,330.¹¹ The By-Laws of the organization define four categories of membership: institutional membership (which includes institutions of postsecondary education that have a regular faculty and curricula, an enrolled student body receiving instruction at a regular place where educational activities occur, and there must also be a full-time person with primary responsibility for administering student financial aid.); affiliate membership (typically a student financial aid administrator at a non-member institution); constituent membership (usually held by an educational association or one providing educational service, a government agency or an individual seeking to promote student financial aid.); and student membership (open to a student enrolled full-time.) Only members in the first category are eligible to vote and those in the first two categories may serve on the Governing Board.¹²

Clearly, the task of NASFAA in the years being scrutinized was to find ways to increase membership. It seems useful, therefore, to examine by type as well institutional and regional breakdown where the changes occurred in the five-year period.¹³ As noted, institutional memberships decreased by 90. Looking at type of institution, four-year publics went down by 21, four year privates (the single largest category by a factor of two) did not change, two-year publics went up by 14, two-year privates rose by 1, vocational/technical were up by 8, proprietaries went down by a significant 83, graduate/professionals rose by 18 and others went down by 27. In the three other categories of membership, affiliate was off by 34, constituent went up by 59 and student (less than 20 at any one time) was 9 lower. A regional distribution of institutional members over the five years showed MASFAA rising 14, SWASFAA losing 4, SASFAA down 1, EASFAA (the largest region) dropping 77, RMASFAA off 6 and WASFAA losing 14. There were 3 foreign member institutions in 1986-87 and one in 1990-91. Four states with over 150 institutional members in 1986-87 were down five years later by an average of about 20. Sixteen states, all but eight with institutional members in 1986-87 of 45 or less, were up, but only by an average of about three in 1990-91.

A number of initiatives were undertaken to raise memberships and total membership actually increased in 1987-88 and 1988-89. The attrition in membership began to occur in 1989-90. In reviewing membership recruitment activities, it needs to be noted that President Robert Evans advised the National

Council at its meeting in April of 1987 that the Membership Committee would henceforth be known as the Committee on Membership and Development.¹⁴ Clearly the focus would be on expanding membership which was critical to the Association's effectiveness. Central to the efforts were the roles assigned to the State Membership Coordinators. President Martin in his monthly report to the leadership in July of 1989 noted that the coordinators would be appointed in the next month and would be provided with membership development materials, including a revised "Membership Development Manual," a new brochure which described the products and services that the Association offered and tabletop displays which could be used at state and regional meetings.¹⁵ The following year, the 1989-90 State Membership Coordinators were invited to renew their appointments at an early date and along with new coordinators for 1990-91 were formally invited to a reception in their honor at the Annual Conference in Boston on July 20, 1990.¹⁶ At the reception, the coordinators were presented certificates of appreciation and would soon be issued identification ribbons to wear at financial aid meetings.¹⁷ In September of 1991, the Membership Development Committee defined specific responsibilities for the coordinators and enumerated rather precise steps to be followed in their appointment. Among their duties, the coordinators were expected to contact members whose affiliation had lapsed as well as potential new members.¹⁸

Several other actions were taken. Attractive membership certificates were mailed to the institutional members in April of 1990 with a similar recognition to be accorded to the affiliate and constituent members soon after.¹⁹ New member receptions at the annual conferences took on added emphasis with letters about the event being sent out in advance.²⁰ An attractive lapel pin with NASFAA's logo was mailed to members on July 18, 1990.²¹ In November of 1990, the Board of Directors adopted a recommendation from the Membership Development Committee establishing the "Emeriti Club." For an annual fee of \$100, retirees could remain in touch with the Association by receiving its three major publications and a *NASFAA Membership Directory*.²²

Governance

Major changes occurred in the governance of NASFAA during the period from July 1, 1986 through June 30, 1991. The most significant of these entailed altering the title and responsibilities of the President and the chief elected officer who became National Chairman. The composition of the National Council, which became known as the Board of Directors, was also changed. There was to be an unanticipated turn of events involving illness and a job change which tested the flexibility of the By-Laws and Articles of Incorporation as the Governance Committee carried out the goals of the "Strategic Long-Range Plan" that had gone into effect in 1987.

As Dr. Brooks wrote, the National Council had determined in 1985, after heated deliberation, that Executive Director Dallas Martin would have the position of Association President, effective July 1, 1987.²³ This promotion recognized Dr. Martin's salience not just within the Association, but on the higher education scene as well. The burgeoning activities of NASFAA were seen by the National Council as making it impossible for a full-time aid administrator to assume, as heretofore, the duties of President.²⁴

The National Council at a meeting in April of 1987 sought a clarification of the President's new role. It was explained that he had assumed from the National Chairman "the responsibility for carrying out the purposes of the Association, and the direction of the National Council and Executive Committee."²⁵

Changes were made that affected the position of National Chair. By action taken in July of 1989, that elected leader was given authority to appoint an institutional or affiliate member to the Board of Directors, if an unexpired term of less than one year occurred. The Board itself continued to be responsible for appointing a replacement, if the term was a year or more.²⁶ If the Immediate Past Chair were to find it impossible to continue, as occurred in 1987, the position would pass to the next most immediate Past Chair.²⁷ A By-Laws change was instituted in 1990-91 which made the title of the National Chair "gender inclusive" by adding "Chairwoman" each time "Chairman" occurred.²⁸

Numerous proposals surfaced in the 1986 to 1991 period to modify the composition of the Board of Directors and Executive Committee so that they were more representative and therefore democratic. The initiative for these efforts for the most part originated in the Association Governance Committee. For historical accuracy, it must be noted that NASFAA's National Council became the

Board of Directors in the spring of 1986. Acting upon the recommendation of the Association Governance Committee with the endorsement of the National Council, the NASFAA membership voted 1,445 to 71 to make the change.²⁹ The name change required that the organization refile its Articles of Incorporation in the District of Columbia.³⁰ Typically, the governing body met three times a year, at the beginning of the National Conference in July, in late October or early November and in April or early May. In the interim between these meetings as decisions were needed, they fell to the lot of the Executive Committee which forwarded very important decisions, particularly those pertaining to governance, to the Board.

Several proposals for the recomposition of the Board and the Executive Committee emanated from the Association Governance Committee. Perhaps most important was the Board's adoption of the By-Laws change that increased the number of national representatives-at-large from 10 to 12. Their term of office would be three years and they could be re-elected for one additional non-consecutive term. Up to four Commission Directors were eligible to serve on the Board as non-voting members for the year of their appointment. The Board, however, rejected proposals to limit the term of regional presidents to one year, to include a public-at-large member who would bring special expertise and to elect six of its voting members to the Executive Committee. It remained for the regions to select its members of that committee. The Board did not act on another recommendation that would have permitted election to the Board of six regional members.³¹ NASFAA was by these actions continuing to extend its "democratic operating style."

A couple of events took place in the spring and summer of 1987 that served as a test of how flexible the By-Laws of the organization were, particularly with respect to the succession of the elected leadership. On May 26, 1987, President Robert W. Evans informed the NASFAA membership that ill health made it necessary for National Chairman-Elect Jack Sheehan to resign his office. He had been elected with the expectation of becoming the Association's first National Chairman and serving in that capacity for 1987-88. President Evans explained to the members that if Mr. Sheehan's resignation had occurred on July 1, or later, 1987-88 National Chair-Elect G. Kay Jacks would have become the National Chair. According to Article VI, Section 4 of the By-Laws, an election had to be held for National Chair. Until that election could be completed, President Evans would serve as National Chairman.³² He thus became the only individual to serve as both NASFAA's President and Chairman, and in the same calendar year at that. The election was duly contested between Joseph Sciame and Marc Brenner with the former winning and taking office on August 4, 1987 as National Chairman for 1987-88.³³ The Past Chair for 1987-88, Gerald T. Bird, also found it necessary to resign in May of 1987 when he moved his employment to a constituent member organization, which left him ineligible to serve as a

voting member of the Board of Directors. To take his place as Chair of the Nominations and Elections Committee, President Evans appointed Past President Lola Finch to serve on an interim basis.³⁴

It needs to be observed that in the period under review the Association Governance Committee took on added significance in the development of important NASFAA decisions. Not only did it devote extensive deliberations to improving the governance structure by proposing By-Laws modifications; in 1990-91, it was assigned the task of developing a monitoring process for the new "Strategic Long-Range Plan" which would guide the Association. The committee was also expected to evaluate the annual progress of NASFAA's several committees to determine if they were living up to the expectations of the plan.³⁵

Finances

The picture of NASFAA's finances in the period from July of 1986 through June of 1991 was one of trying to be responsible to members' demands for more services in the face of less than adequate resources. The available means were carefully managed and new income sources were vigorously pursued. Mindful of the financial problems of member institutions, NASFAA kept dues increases as low as possible.

The Association's decisions with respect to providing products and services were made during the five-year period under study in accordance with the "Strategic Long-Range Plan" which had been adopted by the National Council in 1987.³⁶ The general strategy for the organization was clearly one of promoting self-sustaining activities. More specifically, the strategy could best be described as "keep dues amounts low enough to allow as many institutions as possible to enjoy a base level of service, while offering separately priced special services to those members desiring them."³⁷

The application of the strategy was for the most part quite a successful one, although adherence to it had to be accompanied by cost reductions in overhead and elsewhere whenever possible.³⁸ In 1986-87, the first year that NASFAA's income topped \$2 million, revenue was greater than expenses by \$48,720.³⁹ The following year, 1987-88, revenue exceeded expenses by \$13,039 with overall revenue reaching \$2,613,423.⁴⁰ In 1989-90, a surplus of revenue over resources of \$70,534 was experienced. The annual budget had by then grown to almost \$3.3 million.⁴¹ In 1990-91, the organization had expenses of \$3,120,457 against revenue of \$3,648,278, thus creating a surplus of \$527,818.⁴²

During the five years, as might be expected, the single largest source of the Association's income was membership dues. Dues, however, never did come very close to covering basic membership services. A cost center accounting approach introduced in 1989 makes possible a comparison of revenue sources with expense categories. In 1989-90, dues accounted for 59.77% of the revenue while membership services made up 65.95% of the expenses. The National Conference and the Encyclopedia created surpluses, while PEN and Professional Development had small deficits.⁴³ In 1990-91, a similar relationship between revenue and expenses persisted in the five cost center categories.⁴⁴

A very important part of NASFAA's fiscal strategy, as noted, involved holding down the dues. In 1984, the National Council had adopted a policy whereby the dues adjustment for inflation would be tied to the Washington, D.C. Consumer Price Index. This meant for 1987-88 the increase would be 3.1%. For an institution with an enrollment of 1,000 students, the increase would be \$7; while an enroll-

ment of 20,000 would produce a \$30 increase.⁴⁵

For 1989-90, the National Council determined that the dues increase for institutional and affiliate members would be between \$18 and \$40 with the actual amount determined by enrollment. The other two categories of membership, constituent and student, would rise by 7%.⁴⁶ In order to address the chronic deficit in the membership services cost center, a major change was proposed by the Finance Committee in the way annual dues were determined in 1990-91. Each member institution would have a standard base fee of \$375 per year. In addition, the institution would be assessed \$.04 per full-time equivalent student. Affiliate members would have annual dues of \$375, constituent members would pay \$550 and student members would be assessed \$45. The rationale for the new formula involved determining the costs of basic services.⁴⁷ For 1991-92, the Board of Directors, anticipating lower revenue and expenses than in 1990-91, announced a raise of \$10 in the base fee to \$385 and the full-time equivalent assessment to \$0.425. Other categories of membership were to go up by \$10.⁴⁸

Communications

Obviously, an organization with NASFAA's purposes requires the ability to communicate a vast amount of ever changing information to its member institutions and other publics. The manner and style by which this communication occurs is often thought of as the organization's "image" and can be critical to its success. As NASFAA began this second part of the decade, its leaders realized the need not only to strengthen its infrastructure, but to enhance its image and make it more easily identifiable to the public at large. The Association undertook a comprehensive evaluation of its image with a firm that specialized in the creation and enhancement of corporate identities. Both member and non-member focus groups, extensive interviews and surveys provided valuable insight to help chart the direction for the Association in the next few years. After a careful review of the findings, the Board of Directors and staff set forth plans to incorporate many of the recommendations into NASFAA's future activities and communications. The plans included redesigning publications and creating more efficient and effective methods of communicating. Perhaps more noticeable than other efforts was the one to adopt a new corporate logo that would symbolize what NASFAA stood for and would occupy a prominent place on all future products.

By 1985-86, the staff of the Association was producing over 50 publications a year. A 24-hour telephone hotline was updated regularly so that expert technical advice was readily available.⁴⁹ Two major additions to the organization's communication's resources were to occur in the next five years. They were the electronic Postsecondary Education Network (PEN) and a new magazine, the *Student Aid Transcript*. While these new initiatives were occurring, improvements in the readability and timeliness of the existing publications also took place.

PEN became operative in November of 1987. President Martin noted that in approving the electronic network the National Council had envisioned a cooperative endeavor where NASFAA would collaborate with the need analysis services and the Department of Education. Since the goal of the effort was to provide the most timely information to users, the original name selected for the service was "ANSWERS," but PEN had to be substituted when it was found that the former title was already enjoying extensive usage.⁵⁰ National Chairman Sciame observed that "as NASFAA's response to the technological age, PEN will link the agencies with which we interact, national associations, and financial aid administrators in the trenches."⁵¹

From its beginning, the challenges for PEN were to provide the lowest cost possible to the users while making it simple to use. The initial monthly fee was \$15 for one ID at an institution, dropping to

\$10 per month for six or more IDs at a single institution. The on-line charge was \$25 an hour, but various discounts to promote usage could lower that cost.⁵² The approach used to reduce the complexity of PEN involved replacing the contemplated command approach with menus that were constantly simplified over time. By May of 1990, there were 640 PEN subscribers at over 400 institutions. The on-line cost of accessing the network was to be \$14 and the monthly subscription fee would be \$20 on July 1, 1990, thus producing a savings of about \$72 per month for the same usage under the fee structure in place prior to that date.⁵³

Several other occurrences with PEN are worthy of note. By January of 1988, it was announced that advertising, including job postings, would be initiated. Also *PENlines*, the network's newsletter, would at least for a while continue to be mailed to all NASFAA members.⁵⁴ Jeffrey Federman played a major role in the implementation of PEN. He departed on January 27, 1988 and was replaced by Roland Zizer.⁵⁵ PEN's bulletin board, called the Forum, became an important means of exchanging information. Undoubtedly, the closing down of CSS' electronic Financial Aid News (FAN) and the linkage which was made to BITNET made the NASFAA service all the more attractive. NASFAA's *Membership Directory* was expected to be on-line as a searchable database by the end of January 1991.⁵⁶ Also, by that time, the growing service had merited its own oversight committee.⁵⁷ Its activities had earlier come under the review of the Committee on Institutional Management Services.

At the same time PEN began its operation, plans for NASFAA's new magazine were rapidly falling in place. National Chairman Sciame commented on the value of the membership entitlement publication that had been recommended by the organization's Membership Committee and approved by the National Council in April of 1987. He stated, "*Transcript* will strengthen an already potent NASFAA communications program."⁵⁸ He distinguished between *Transcript* and the other two major publications, the *NASFAA Newsletter* and the *Journal of Student Financial Aid*, by noting that the former would bring "current news" and the latter, "a forum for scholarly research."⁵⁹ Mr. Sciame saw the purpose of the new magazine as follows:

"Transcript will feature articles designed to enlighten and inform the aid administrator and help in the performance of his or her job. It will be aimed at the individual, rather than at the institution, although the institution will certainly benefit."⁶⁰

The first section of *Transcript* was planned to carry, typically, three articles treating financial aid issues in some detail. A second section would present shorter articles and letters to the editor. The final section would feature news about the professional activities of financial aid administrators as well as state and

regional aid administrators' associations and about NASFAA's committees. Jeffrey Sheppard and Madeleine McLean were the staff assigned to bring all the planning to a successful fruition.⁶¹

One of the most memorable issues of *Transcript* recognized NASFAA's Twenty-Fifth Anniversary in the summer of 1991. Featured were an article by NASFAA Founder Allan Purdy and National Chairman Donald P. Ryan. The activity undertaken by the publication made it necessary in 1991 for the size of the editorial board to be doubled from six to twelve.⁶²

The time and energy NASFAA devoted to its two new communication initiatives did not detract from efforts to improve the older publications and make them of greater use to the membership. Desktop publishing brought significant savings in time and money and left the organization with greater control over the final product.⁶³ The increase in events in Washington, D.C., meant that the membership was more dependent than ever before on timely and ever more technical information.

The *NASFAA Newsletter* which had existed from the very inception of the organization was a focal point for change. In late 1988, it was announced that the publication would appear every three weeks and would undergo redesign as part of the Association's corporate identity project.⁶⁴ The frequency of publication was still not adequate so in February of 1991 the *Newsletter* went from 17 issues per year to 22, which meant that it would be printed semimonthly except in August and January. It also began at that juncture to accept classified employment listings.⁶⁵

The *Journal of Student Financial Aid*, a publication which I had the privilege of founding in 1970 at the behest of NASFAA President H. Carroll Parish, was fortunate to be guided during the period under review by the creative, but always practical, talents of Editor Joseph A. Russo of the University of Notre Dame. In 1986-87, an "Issues Corner" was added along with a short summary of each article at its beginning.⁶⁶ Editor Russo and his Editorial Board were far more successful than I had been in attracting manuscripts. In the same year, 1986-87, it could be reported that the number of manuscripts received was 35% higher than had been the case the previous year.⁶⁷ To deal with the increase and insure a more timely publication of the *Journal*, which appeared three times a year, the editorial board sought an increase in its number. To insure the practical as opposed to the scholarly value of its articles, every issue in 1990-91 carried a piece dealing with the impending Reauthorization of federal student aid programs.⁶⁸ Single topic issues of the publication were also initiated, with such subjects as the student loan industry and need analysis.⁶⁹ All the hard work of the Editorial Board, with the NASFAA staff supporting it, along with the contributors, was recognized in 1992 when the *Journal* was selected by Washington Edpress for its first-place Gold Award for journals submitted in the competition.⁷⁰

A number of other valuable publications which had come into existence in earlier times continued to be available to the membership. The *NASFAA Encyclopedia of Student Financial Aid*, which many members consider their "Bible" when dealing with federal programs, was entirely updated within less than four months of the passage of the 1986 Higher Education Amendments.⁷¹ Two updates of the *Encyclopedia* were scheduled for 1992 and in anticipation of the changes to Title IV programs occurring as a result of the 1992 Reauthorization, efforts were begun to provide an electronic version.⁷² A new approach was taken in 1990-91 in updating the always useful *NASFAA Membership Directory*. The principal contact on each campus was sent a printout of the campus' listing which NASFAA currently had in its membership database. This listing could be revised as necessary and returned promptly. The approach resulted in NASFAA going to press with data which was no more than two months old.⁷³ It became possible, too, for a PEN user to access the membership database, that was updated once a month contrasted with the paper publication that was revised annually.⁷⁴ The *Federal Monitor Series* enabled members to examine in detail legislation and regulations published by the Federal Government. In 1991, 17 *Federal Monitors* were distributed to the membership, contrasted with 14 the year before.⁷⁵ The *Institutional Guide for Financial Aid Self-Evaluation* remained a valuable tool in particular for members who wished to assess their compliance with federal legislation and regulation. By 1991-92, the *Guide* had undergone the second addendum to its tenth edition.⁷⁶ In all, the *Guide* was revised five times during the five years under review in this history.

A host of other new publications appeared during the 1986-87 to 1990-91 period. They included *THE ADVISOR: A Counselor's Guide to Student Financial Assistance* and *FACTS—Financial Aid Concepts for Training Staff*. *CORE* materials used to train newer institutional financial aid staff were updated during the period. A number of these publications pertain to professional development and will be treated in detail in that section of the history. NASFAA also continued to produce a variety of special reports as particular needs for them were identified.

LIAISON WITH OTHER ORGANIZATIONS

By 1986, NASFAA had clearly established an unchallenged position as Washington's resident expert on student financial aid issues. Other organizations sought out its counsel and NASFAA in turn ensured that other organizations dealing with student aid issues would be made aware of its views. This liaison, or, perhaps more appropriately termed representational activity, occurred in a variety of ways. For example, representatives of a number of other organizations involved with student financial aid matters attended the meetings of the National Council and its successor, the Board of Directors. Typically, they made NASFAA aware of their various projects and by their presence became cognizant of the Association's positions and happenings. These organizations almost always included the American College Testing Program (ACT), the College Scholarship Service (CSS) and the Department of Education. On some occasions, representatives would also come from the National Council of Higher Education Loan Programs (NCHelp), the Consumer Bankers Association (CBA) and the National Association of College and University Business Officers (NACUBO). In addition, ACT, CSS/College Board and the Department of Education became constituent members of NASFAA. The most usual liaison arrangement for NASFAA was for it to join forces with another organization to participate in training, assist with research or advance student aid funding and outreach efforts.

One of the most interesting links was with the National Collegiate Athletic Association (NCAA). In 1988, NASFAA began giving members a summary of proposed changes in the NCAA regulations pertaining to financial aid.⁷⁷ It was at this juncture that the NCAA created a standing Committee on Financial Aid and Amateurism. NASFAA announced its support of the new committee and joined the NCAA as an affiliate member.⁷⁸ NASFAA's newly created Special Task Force on Athletic Concerns undertook an evaluation in 1989 of how the NCAA was progressing with a manual for financial aid personnel on assistance for athletes. It also analyzed changes in NCAA rules and the issue of supplying information to the Department of Education concerning athletes.⁷⁹ According to the charge assigned to the task force, it was expected "to improve communication between financial aid administrators and athletics staff on campus, and between NASFAA and the major athletic associations."⁸⁰ The collaborative

effort between the two organizations resulted in preconference compliance workshops at the NASFAA annual conference at Boston in 1990 and Washington, D.C., in 1991.⁸¹

Another valuable relationship continued between NASFAA and NACUBO. The two organizations continued joint sponsorship of a series of workshops dealing with the complexities of student loan management.⁸² Besides loan management, the workshops, four of which took place around the country in 1990, dealt with the collection of student loans. A NACUBO publication devoted to the subject matter of the workshops also came under NASFAA review.⁸³ NASFAA sat in an ex-officio capacity on NACUBO's Student Related Program Concerns Committee, with some committee members along with NASFAA and NACUBO staffs cooperating in the planning of the workshops. The attendance at workshops dropped from about 600 in 1990 to around 450 in 1991, as institutional travel funds seemed to diminish.⁸⁴

Other NASFAA collaboration in training involved the Department of Education, CSS, and the National Council of Educational Opportunity Associations (NCEOA). Quite obviously, these projects brought to bear NASFAA's valuable expertise in student financial aid matters and produced needed income for the Association at a critical juncture. NASFAA, for example, under a subcontract with CSS/College Board, prepared training materials for the Department of Education's 1990-91 Delivery System Training, including the instructor's guide and illustrative overheads.⁸⁵ In 1990-91, 2,314 financial aid personnel attended the two-day workshops.⁸⁶ When the CSS contract for the Department of Education's delivery system training concluded, NASFAA made a similar arrangement for the project with the Pennsylvania Higher Education Assistance Agency, which became the new contractor.⁸⁷ In the case of NCEOA, NASFAA became involved through a subcontract under a two-year contract which NCEOA had with the Department of Education to conduct workshops for the training of TRIO staff.⁸⁸

NASFAA's collaboration with other organizations extended to outreach and early identification. In November of 1988, the Association co-sponsored with the American Council on Education (ACE), an invitational symposium to determine ways to encourage at risk elementary and junior high school students to see the value of persisting through high school and postsecondary education. Some 30 educational associations joined together to determine a national strategy of intervention, including how they could help these important efforts. The report of the symposium, which was termed highly successful, was titled, *Certainty of Opportunity*, and received wide distribution, including the NASFAA membership.⁸⁹ It should be noted too that the NASFAA staff's periodic meetings with other Washington-based organizations included the Secretariat Roundtable on Minority Participation.⁹⁰

As could be expected, NASFAA was also involved with other groups seeking to protect and indeed even increase the funding available to help students with their college costs. One of the most influential of these was the Committee on Education Funding, which conducted a host of activities, including meetings with Members of Congress and their staffs.⁹¹ It was the custom of the committee at its annual dinner to honor those Members who had shown exceptional support for legislation providing educational opportunity to students. Among the recipients of its 1990 awards were Senator Claiborne Pell of Rhode Island and Representative William D. Natcher of Kentucky.⁹² Of a similar nature was NASFAA's involvement with the Council for the Advancement and Support of Education. As part of that organization's National Higher Education Week in October of 1990, public opinion on higher education was solicited through a Gallup Poll, with which NASFAA took an active role.⁹³ In a Gallup Poll conducted in connection with National Higher Education Week the following year, greater public support for student aid than had been the case in 1986 was found to be evident. President Martin interpreted this result as not just reflective of difficult economic conditions, but of public support of higher education.⁹⁴

Since any compelling justification for improving student aid funding has to be based on sound data, it is not surprising that the Association is an enthusiastic supporter of the National Postsecondary Student Aid Study (NPSAS). The study, which occurs every three years, is considered to be the most valuable database available on student aid.⁹⁵ Conducted under the direction of the Department of Education's National Center for Education Statistics, the study had the benefit of NASFAA's participation in the design of the survey instrument for the 1990 study as well as NASFAA's help with the training of the 170 field interviewers who would gather the data. Some 50,000 students were expected to be interviewed during the course of the study.⁹⁶

Unquestionably, the high professional respect that Dallas Martin enjoyed furthered NASFAA's liaison and representational interests in Washington, D.C. Dr. Martin was appointed to the Advisory Committee on Student Financial Assistance which had been created as a consequence of the 1986 Amendments to the Higher Education Act of 1965. That body was charged with providing "advice and counsel to the Congress and Secretary on student financial aid matters."⁹⁷ He would resign from the committee on April 10, 1990, with the explanation that he could thus better represent the positions of NASFAA in the impending 1992 Reauthorization.⁹⁸ Dallas Martin and his leadership of NASFAA were recognized by Robert Gale, President of the Association of Governing Boards. He complemented Dr. Martin and the National Council in April of 1988 "for an extremely well-organized and efficient Association."⁹⁹

PROFESSIONAL DEVELOPMENT

Virtually all of NASFAA's goods and services, with the possible exception of legislative and regulatory advocacy, could be considered in the sphere of professional development. Readers of the entire history to this point will note that other sections like communications and representation do not exclude matters of professional development. For purposes of this part, singled out will be training, although not that provided under contract to other organizations; research, with a similar caveat; minority concerns; and conferences, including Association awards.

Training

Steven Brooks writes in his first two-decade NASFAA history of the organization's establishing a formal position on its role in training. He gives Donald R. Ryan, a Chairman of the Training Committee in the mid 1980s and National Chairman in 1990-91, credit for the philosophical underpinnings of that position as he worried about NASFAA's possible loss of the training project which it had conducted for the Department of Education. The Executive Committee, Dr. Brooks notes, defined the role as starting "with the premise that it will act as an umbrella in organizing, coordinating, and facilitating training efforts as they relate to national, regional and state levels."¹⁰⁰ More specifically, NASFAA would concentrate these efforts primarily on developing the competencies of new aid personnel through *CORE* training, but would also foster training in management skills and professional development to enhance the effectiveness of the aid administrator on his or her campus.¹⁰¹

Until July of 1989, responsibility for NASFAA's training was overseen by the Committee on Training. At that juncture, responsibility for it passed to the Professional Development Committee. The areas in which the membership felt training was needed were determined by periodic surveys conducted by one or the other committee. The need for workshops dealing with certain timely topics was of course obvious in many instances. Materials to be used for the workshops were developed by the staff and reviewed by the committee and the workshops were scheduled in consultation with the regional and state associations. The training might be conducted by NASFAA (or by a region or state or jointly) and the success of the endeavor required close collaboration. If NASFAA conducted the training, it was termed, "centralized"; if it was conducted by a state or region, it was called "decentralized." After a flurry of training from 1986 through 1989 which, for the most part, was Reauthorization related, the major workshops were typically scheduled for the autumn.

The Reauthorization of the Higher Education Act of 1986 had left the financial aid administrator to apply professional judgment if it seemed appropriate to alter the results of the new federal need analysis, called the Congressional Methodology. NASFAA, with little lead time, responded to the confusion over professional judgment by offering training at 26 locations. These one-day workshops were conducted on college campuses and attracted registration by 1,448 people.¹⁰² Virtually simultaneously and again responding to a perceived need, NASFAA offered automation workshops in the summer of 1987, with the intention of continuing to conduct them in the autumn and into the next year.¹⁰³ Even before the automation workshops were concluded, the Association had moved on to preparing for need analysis

workshops to help aid administrators cope with the intricacies of the Congressional Methodology. Some 25 sessions were planned for the period from January 4 through February 12, 1988.¹⁰⁴

Again in 1988-89, NASFAA offered two different workshop series. They dealt with financial aid management aimed at preventing loan default and with audits and program reviews. With the goal of making training as convenient as a possible, regional and state associations were given the choice of conducting these workshops themselves or of having NASFAA do so.¹⁰⁵ Participation in the 20 audit workshops sponsored by NASFAA totaled 550.¹⁰⁶ Only 12 NASFAA co-sponsored workshops on audits and program reviews were held, but they attracted 630 attendees.¹⁰⁷ Decentralized training was conducted by one region and nine states.¹⁰⁸ With the unaccustomed luxury of lead time to consult with the regions and states, choose training sites, prepare the materials and select and train instructors, NASFAA in 1989-90 sponsored, or co-sponsored with the western region, 27 workshops dealing with the always complicated technicalities of disbursement, refund and repayment. The 27 workshops drew 1,060 people. Another 1,315 individuals participated in these workshops sponsored by two regions and eight states.¹⁰⁹

NASFAA's autumn 1990 workshop series was entitled, "Policies and Procedures: Putting Compliance into Practice" and was scheduled from early October to mid December.¹¹⁰ The workshops sponsored by NASFAA were held at 16 sites and drew 433 individuals. Another 36 workshops were conducted by the regional and state associations, with their instructors trained by NASFAA. The combined effort had the effect of training being conducted in virtually every state and becoming truly accessible to the entire financial aid community. The 1991 workshop series, which was scheduled on a centralized or decentralized basis from early October through early December, dealt with the many current issues of the Title IV programs and had the title "Today's Technical Issues."¹¹¹ The 15 centralized NASFAA workshops, which drew 375 participants, were concluded on November 14. The 35 decentralized workshops conducted by the regions and states were to continue on into 1992.¹¹²

Not all of NASFAA's training efforts occurred in workshop settings nor were they limited to practicing college financial aid personnel. At the very heart of NASFAA's extensive library of training was *CORE*. It was widely employed by the regional and state associations to train individuals with less than two years of experience. The preparation of new financial aid staff to fulfill their responsibilities was considered to be an organizational priority and the materials which comprised *CORE* were updated each spring and enhanced. Just as with all NASFAA training, the users' surveys conducted by the Professional Development Committee identified perceived needs. Also quite valuable was *FACTS—Financial Aid Concepts for Training Staff*. The training tool was viewed as helpful for three groups to be found in the financial aid office, "staff members new to financial aid, staff members with financial aid

experience new to the institution, and current staff.”¹¹³ Like *CORE*, *FACTS* contents were constantly updated and improved. President Martin noted in January of 1991 that since the prior spring’s printing, 750 copies of the “self-learning guide” had been sold and more had to be printed.¹¹⁴

Long mindful of the important role which high school counselors played in the student financial aid delivery process, NASFAA, through a cooperative effort involving the state associations, prepared training materials which would be useful to them. These materials consisted of a trainer’s guide, suggested overheads and “The Financial Aid Guide for Counselors.” They were distributed each autumn to the state association presidents.¹¹⁵ The presidents were then, of course, expected to arrange for their organizations to carry out the training. Another valuable tool available to help the high school guidance personnel deal with the ever changing financial aid process and its other aspects was *THE ADVISOR: A Counselor’s Guide to Student Financial Assistance*. By the end of NASFAA’s 1990-91 year, close to 1,300 copies of *THE ADVISOR* had been sent out and a third edition was being prepared.¹¹⁶ President Martin referred to it as “a comprehensive publication containing information on student aid directed to the high school counselor and others counseling students.”¹¹⁷

NASFAA’s efforts to reach students and their parents with timely financial aid information can, without too much of a stretch of the imagination, certainly be viewed as training, although some might prefer to term it outreach. Twenty-two of the affiliate Call for Action radio networks agreed to carry “Ask the Experts” in the period from January 18 through 29, 1988.¹¹⁸ David Levy, then Director of Financial Aid at Occidental College, was a major facilitator of this novel project. Actually, 23 affiliate networks participated and 350 aid administrators in 15 states handled more than 2,700 calls. The NASFAA Financial Aid Network Task Force was soon looking for ways to expand the coverage in 1989.¹¹⁹ The initiative generated such a positive response that NASFAA, responding to the recommendations of its Special Task Force on Early Awareness/Financial Aid Network, prepared a guide on how to conduct a phone-in project. In both 1989 and 1990, NASFAA provided follow-up materials on financial aid to callers, such as printed pamphlets and photographic copy.¹²⁰ As part of the National Higher Education Week sponsored by the Council for the Advancement and Support of Education (CASE) in October of 1990, NASFAA volunteers staffed the *USA Today* Hotline on college admission and financial aid.¹²¹ In the following year, the hotline was separated from National Higher Education Week and took place at the time of the College Board’s National Forum in early November.¹²² Another NASFAA initiative intended to help students and parents cope with financial aid procedures was the “Cash for College” brochure, which would be available for the next award year.¹²³

Research

Perhaps one of NASFAA's most innovative initiatives in the research area was the creation of its Sponsored Research Grant Program. I tried for over a decade as *Journal* Editor, with little success, to stimulate research efforts dealing with financial aid issues. At its 1987 spring meeting, the National Council, acting on a recommendation of the Research Committee, established an experimental program of sponsored research grants. Modest stipends would be available "to encourage research projects on the administration of student financial aid and related topics."¹²⁴ Applications for grants were not to be limited to NASFAA members, but could be submitted to the Research Committee by students, faculty and other interested parties. Quite strict conditions were set for the grants, including periodic reporting of progress and letters attesting to the ability of student applicants to conduct their proposed research.¹²⁵

The success of the research initiative resulted in the program being made permanent in 1988-89. Nine grants had been awarded and research outcomes were beginning to appear in the *Journal* and to fulfill graduate degree requirements.¹²⁶ It was announced that new grants for up to \$1,000 each would be available for the period after April 1, 1990. Preference in the awarding of the grants would be given to research dealing with the impending Reauthorization of the Higher Education Act and data collected in the 1987 National Postsecondary Student Aid Study (NPSAS).¹²⁷ Through the first five years of the program (1987-1992), NASFAA funding had made it possible for ten research projects to be completed.¹²⁸

In addition to conducting the Sponsored Research Grant Program, the Research Committee performed a variety of other valuable tasks during the five years under review in this history. A major focus of the committee was maintaining a bibliography of student financial aid. By 1988, culminating four years of work, an annotated student financial aid bibliography covering 1977 to 1985 was available for distribution.¹²⁹ Earlier, Dr. Martin as the Executive Director of NASFAA would describe the publication as "the most comprehensive and authoritative source on financial aid issues of any in the United States."¹³⁰ Subsequently, an update of the bibliography covering 1987 and 1988 was undertaken by the Research Committee.¹³¹ Another update of the bibliography covering 1989 and subsequent years was being prepared with the help of an ERIC data base search.¹³²

NASFAA's ability to maintain its standing as Washington's premier expert on student financial aid matters was in part dependent on its ability to obtain almost instantaneous opinions of its members

on a wide variety of federal issues. Key to achieving this end was its Rapid Survey Network. The endeavor was described in 1986-87 as a “statistically valid profile of NASFAA’s membership and includes 413 participants randomly selected and grouped in twelve categories (by type, control and size).¹³³ In reality, the network had not been in use since 1986, but in 1991-92 a fresh random sample of 350 institutions was recruited. The new participants agreed to reply quickly to all requests for information so that responses could be promptly tabulated.¹³⁴ Despite the creation of this new sample, the Research Committee at its meeting in February of 1991 decided to consider other ways of achieving the results expected from the Rapid Survey Network.¹³⁵

The Research Committee cooperated with the staff of the National Postsecondary Student Aid Study as preparations were made for its 1990 administration. Some of the committee members served on the study’s steering body and the committee sought to publicize the study to insure maximum NASFAA participation.¹³⁶ The committee also sought through a host of efforts to make it easier to conduct research that went beyond the Sponsored Research Grant Program. These included developing a standard for the collection of financial aid data and a guide for individuals contemplating financial aid research.¹³⁷

Minority Concerns

Issues relating to the particular circumstances of minority students and minority financial aid administrators have usually had a priority place on NASFAA's agenda. As the organization's President in 1979-80, I appointed Israel Rodriguez to serve as my special assistant for minority matters. As they existed in the period from 1986 through 1991, minority concerns could reasonably be placed in three categories. These included outreach efforts, providing information which could be used to increase the funds available to help under-represented students and promoting opportunities and advancement for minority aid personnel.

The outreach efforts of the Minority Concerns Committee involved two important projects. The goal of both these efforts was to "encourage low income disadvantaged students to enroll in postsecondary education."¹³⁸ The first effort was the redesign of materials to be used in high school workshops where students would be instructed in how to apply for financial aid. The workshops were to be conducted by high school guidance counselors for students in their junior and senior years and the materials were in Spanish as well as English. The committee's second initiative was aimed at promoting the value of postsecondary education among intermediate and junior high school students and their parents. Detroit and Miami were chosen for this project.¹³⁹ Participating cities were soon expanded to include New York and Los Angeles. Atlanta, Cleveland and other cities were also under consideration.¹⁴⁰ Cooperating with the Minority Concerns Committee in these outreach efforts was NASFAA's Special Task Force on Early Awareness.¹⁴¹

Those who have tried to persuade Congress and state legislators to increase student aid resources know well that members are often swayed as much by anecdotal evidence of the value of this support as they are by statistics. The Minority Concerns Committee's collection and publication of Student Financial Aid Success stories served to personalize in a very effective way the importance of student aid. A student success breakfast was held during the National Conference in Denver in 1988, where students talked of how aid had enabled them to further their goals.¹⁴² Aid administrators who attended that very moving event came away with a reinforced view of the value of their roles. In 1989, almost 100 NASFAA members submitted 136 success stories and 82 were compiled in a 32-page publication to be shared with Congress. Four of the students featured were invited to participate in a Congressional Breakfast sponsored by the Committee for Education Funding.¹⁴³ In 1990, NASFAA asked Members of Congress for student aid success stories from their constituents and at least one,

Henry Gonzales of Texas, included in his district newsletter a request that people with these stories submit them to NASFAA.¹⁴⁴

The Minority Concerns Committee sought through a variety of means to promote the interests of ethnic minority financial aid administrators. In June of 1988, it announced that it had updated the "Minority Financial Aid Resource Bank." The "Bank" was termed a potential help in identifying candidates for employment as well as for committee appointments and other positions in financial aid organizations. The committee also, for the first time since 1981, surveyed minority aid administrators to ascertain their particular interests.¹⁴⁵ National Chair G. Kay Jacks could announce during her term of office that over a quarter of her committee appointments were ethnic minorities.¹⁴⁶ The first Minority Leadership Breakfast was held at the National Conference in Washington, D.C., in July of 1989. Invitations were issued to all individuals whose names appeared in the Directory of Minority Financial Aid Personnel as well as to National Council members, regional and state presidents and National Chairs.¹⁴⁷ Almost 200 guests attended the breakfast.¹⁴⁸ With the 1989 beginning, the event became an important part of subsequent National Conferences. The directory input form was revised by the committee and an updated directory was distributed to the 1990 breakfast attendees.¹⁴⁹

Conferences and Awards

NASFAA regularly conducted two important conferences each year. One was its Leadership Conference and the other might well be considered its major undertaking, the National Conference, which was the highlight of the financial aid year for many practitioners. The organization's awards were presented during the National Conference, which occurred annually in July.

In May of 1987, NASFAA conducted its second Leadership Conference in Washington, D.C. The activity was basically a training exercise for regional and state association presidents and presidents-elect and 58 attended. The agenda included "strategic planning, communications, committee selection, meeting planning, training and legislative advocacy."¹⁵⁰ At its meeting the following July, the National Council made the activity permanent.¹⁵¹ Typically, these conferences occurred in March of each year and drew between 60 to 75 participants. A nominal fee was charged of each registrant and NASFAA would issue invitations upon the nomination of regional and state presidents. Responsive to comments by the participants on how the conferences could be improved, NASFAA subsequently added a session at which these leaders could exchange their own ideas.¹⁵² Also, Congressional visits were a part of at least one conference.¹⁵³ NASFAA staff and the senior elected officers took part in the training of these leaders.

The Association's first National Conference had occurred in Aspen, Colorado in 1975 with 570 participants in attendance.¹⁵⁴ By 1985-86, general agreement had emerged that the conferences should alternate between Washington, D.C. and the NASFAA regions.¹⁵⁵

The National Conferences provided training on a massive scale. At the same time, the events which took place offered motivation and inspiration to financial aid personnel who attended and afforded them the opportunity to share experiences and develop networks with colleagues. The Department of Education staff conducted technical update sessions and members of Congress with particular interest in student aid legislation addressed plenary sessions. President Martin and the incoming National Chair announced the goals and set the tone for the next year's activities. The conclave itself was viewed as the final achievement of the outgoing President or National Chair. The interest sessions covered virtually all aspects of student financial aid and some offered advice for the physical and emotional well-being of often harried administrators. The Minority Leadership Breakfast and the annual presentation of awards were always highlight events of the conference. There, of course, was the opportunity for fun and

entertainment; invariably when the meeting took place in Washington, D.C., the popular Capitol Steps performed.

The 1986 National Conference was scheduled from July 20 through July 23 in Dallas, Texas and given the theme, "Exploring New Horizons."¹⁵⁶ The more than 1,200 attendees made the event the largest conference ever held outside Washington, D.C.¹⁵⁷ The next year, the National Conference returned to Washington, D.C. from July 22 through 25. A record of 1,600 participants were in attendance, possibly drawn in part by the opportunity to hear the legends of federal student aid legislation, Senator Robert Stafford of Vermont and Congressman William D. Ford of Michigan.¹⁵⁸ Appropriately selecting the theme, "Mining Resources," NASFAA journeyed to Denver, Colorado from July 17 through 20 for its 1988 National Conference. It was at this event's closing session that "Student Financial Aid Success Stories," an initiative of the Minority Concerns Committee, made their debut.¹⁵⁹ Adhering to its schedule, the National Conference was back in Washington, D.C., July 12 through 15, 1989. Three themes were chosen for the event, "delivery, diversity and development."¹⁶⁰ Yet another attendance record was broken with 1,801 registrants. Of particular mention were the Breakfast for Members of Congress and major addresses by Senator Tom Harkin of Iowa and President Johnnetta Cole of Spelman College.¹⁶¹ The theme chosen for the 1990 Boston National Conference was "The Boston 'T' Party: Tradition and Transition."¹⁶² Senators Claiborne Pell of Rhode Island and Edward Kennedy of Massachusetts pledged their continuing efforts to promote educational opportunity.¹⁶³ The conference served as a fitting beginning of NASFAA's 25th year. The closing of the NASFAA Silver Anniversary Year celebration took place at the next year's conference in Washington, D.C., from July 28 through 31, 1991. A historic occurrence at the celebration was the organization's welcoming of 25 individuals into its newly created Roll of Service. Naturally, each person so honored had made major contributions to furthering educational opportunity.¹⁶⁴ Numerous sessions dealing with issues like default rates and the delivery system attracted large audiences.¹⁶⁵

By the beginning of the period of this history, NASFAA had established the following four categories of major awards: Lifetime Membership, Honorary Membership, Distinguished Service and Meritorious Achievement. NASFAA did not at that juncture, however, have a formally appointed Awards Committee and nominations for the awards were to sent to the President.¹⁶⁶ By 1988-89, the organization had established an Awards Committee.¹⁶⁷

Inasmuch as Lifetime Membership is the very highest award that the organization can bestow on a member, institutional, affiliate, constituent or student, it is expected that "the achievements and contributions of the individual must truly be outstanding and significant."¹⁶⁸ Further definition stipulates that the accomplishments of this individual in serving the organization and the profession has to take place

over a lengthy period. Edson W. Sample of Indiana University was so honored in 1990 and thus joined another NASF^{AA} founder, Allan W. Purdy, as one of the two recipients.¹⁶⁹

Honorary Membership is the highest award which NASF^{AA} can confer on a non-member and it requires the same level of sustained contribution to the Association as does Lifetime Membership.¹⁷⁰ Senator Robert Stafford of Vermont and Representative William D. Ford were honored with the award in 1987.¹⁷¹ In 1990, Representative Augustus F. Hawkins was selected for it.¹⁷²

Distinguished Service is one of NASF^{AA}'s highest awards and typically requires a major contribution toward advancing the organization's goals over a long period. It is not necessary for an individual to be a NASF^{AA} member to be selected.¹⁷³ Routinely, the award has gone to the NASF^{AA} President or National Chair at the conclusion of her or his term of office. Other recipients during the period from 1986 through 1991 included, in 1986, Congressman Augustus Hawkins and retiring College Board President George Hanford; in 1987, Robin Jenkins of NASF^{AA}; in 1988 Jimmy Ross of Indiana University; in 1989, Marc L. Brenner of the Ohio Diesel Technical Institute and Daniel R. Lau of the Department of Education; and in 1991, Eleanor Morris of the University of North Carolina at Chapel Hill.¹⁷⁴

Three Meritorious Achievement Awards were made between 1986 and 1991. This award is given to recognize one achievement, if it is truly exceptional, but also can be given to honor "sustained efforts resulting in significant accomplishments."¹⁷⁵ The recipients were C. Jack Sheehan whose health deprived the organization of his leadership, David Levy of Occidental College, and Dr. Oluf M. Davidson, who had retired as President of ACT.¹⁷⁶

NASF^{AA} has a number of other important awards which are conferred at the Annual Conference. Among these is the Statement of Appreciation and eight were presented between 1986 and 1991.¹⁷⁷ The President or National Chair could and usually did select as the Committee of the Year, the one or more which had been particularly successful. A new program of regional leadership awards was created in 1989.¹⁷⁸ The awards were announced at the National Conference, but presented at the annual conferences of the regional associations. Awards were also made to states in the three categories of service to the financial aid profession, service to students and families and service to other constituencies.¹⁷⁹ An award for research and writing in the field of student financial aid, called the Robert P. Huff Golden Quill Award, was also presented annually at the National Conference.

LEGISLATIVE AND REGULATORY ADVOCACY

The organization's involvement with federal student aid policy was both very extensive and varied in the period from July 1, 1986 to June 30, 1991. Although these activities could be dealt with in a number of different approaches, I have chosen to place them in the following categories: implementation of the 1986 Amendments to the Higher Education Act of 1965, appropriations and regulatory struggles and preparations for the 1992 Amendments to the Higher Education Act of 1965.

It seems well as a preface to this part of the history to examine at least in a general way the political, economic and social background against which these activities played out. First, the politics of the time will be considered. In the midterm Congressional elections in President Ronald Reagan's second term, the majority in both houses passed to the Democrats. In the Senate, which prior to the election had seen a six vote Republican majority, the division between the two parties came to favor the Democrats, 55 to 45.¹⁸⁰ The results of the November 4, 1986 Senate elections were viewed as "an unexpectedly strong showing" by the Democrats, who quickly made it known that they would "assume an assertive posture."¹⁸¹ In the House of Representatives, the Democrats won 259 seats and the Republicans, 174.¹⁸²

George Bush, President Reagan's Vice President, had little difficulty in winning the White House in November of 1988, but confronting him in the Senate was a 10 member Democratic majority and an 85 member Democratic majority in the House. In the midterm elections of 1990, the Democrats gained one seat in the Senate and eight seats in the House.¹⁸³ The fact that the Executive Branch was in the hands of one political party and the Congress in the other seemed to give promise that changes in federal student aid policy and increases in funding would not come easily.

If the political landscape in Washington, D.C., were not ominous enough, the state of the country's economy was very troubling. For example, the federal budget deficit in 1986 had risen to \$221.2 billion.¹⁸⁴ Earlier procedures for controlling federal over-expenditures had become ineffective. A number of alternatives were considered and in 1985 Congress passed and President Reagan signed the Balanced Budget and Emergency Deficit Control Act. The legislation came to be called the Gramm/Rudman/Hollings Act, after its three authors, Republican Senators Phil Gramm of Texas and Warren Rudman of New Hampshire and Democratic Senator Ernest F. Hollings of South Carolina. The legislation was complicated but, in its simplest terms, provided for a balanced federal budget in five years. If this balance could not be achieved through normal budget procedures, it provided for cuts, called sequestrations. Half the cuts were to come from the military budget and the rest from nonmilitary programs. Certain expenditure areas, like Social Security, debt service, veterans' benefits and pensions and programs which served the very needy were not subject to cuts. The procedure involved an annual review by the Office of Management and Budget (OMB) and the Congressional Budget Office (CBO) of progress toward the deficit targets. The projections of necessary automatic reductions by these two offices would then be averaged and scrutinized by the General Accounting Office (GAO), which in turn would inform the President of the necessary automatic reductions.¹⁸⁵

In July of 1986, the Supreme Court, sustaining the ruling of a lower court, found the GAO's part in the process to violate the Constitution's separation of powers clause. Congress, in September of 1987, eliminated the GAO from the process. Under the revised provisions, the President each August would initially sequester on a temporary basis the necessary cuts through a hold on spending. A second order would be issued if the initial sequester on a temporary basis failed to produce the necessary cuts in October and the reductions would become final. The modifications to the original Gramm/Rudman/Hollings Act were achieved by attaching them to critical debt ceiling legislation. In the next month, on October 19, the Dow Jones 30 Industrials lost 508 points, the largest loss in its history.¹⁸⁶

The Gramm/Rudman/Hollings Act was significantly altered by the Budget Enforcement Act of 1990 which established revised and larger targets for fiscal years 1991 through 1995. The role of the Budget Committees was thus limited because the "taxing and spending decision" had been set for the next five years and "the deficit would be allowed to grow with the economy."¹⁸⁷ The sequestrations produced continuing resolutions which maintained program funding at the prior year levels.¹⁸⁸

Despite the findings of the 1990 Gallup Poll which showed that public support for student financial aid was higher than it had been in 1986, there was significant disenchantment with higher education in general. The reasons for the lack of public confidence seemed obvious. College costs were rising at a

rate which exceeded the Consumer Price Index increases. For example, the College Board reported in August of 1989 that tuition would rise in 1989-90 by between 5% and 9% over the prior year, while institutional room and board prices would go up by 6% to 7%.¹⁸⁹ One of the severest critics of the escalating college costs was President Reagan's Secretary of Education, William Bennett.¹⁹⁰

The growing student loan default rate and charges of fraud and abuse in the federal student aid programs no doubt contributed to a public lack of confidence in postsecondary education's ability to keep its house in order. In February of 1990, the staff of the Investigative Subcommittee of the Senate's Governmental Affairs Committee in testifying on abuses in federal student loans declared "the system is severely broken and major changes must be made immediately to save the taxpayers' money."¹⁹¹ Citing growing loan defaults which by 1991 could be between \$500 million and \$1 billion, President Martin called on all those involved with the loan programs to take all possible steps to lower default. He warned that the failure to do so would add fuel to the charges of the critics.¹⁹²

Higher Education Amendments

On September 24, 1986, the House of Representatives passed the Reauthorization of the Higher Education Act of 1986. The following day similar action was taken by the Senate. On October 17, President Reagan signed the legislation. President Martin, noting that virtually all of the federal student aid programs remained in tact with appropriation levels at prior levels, termed the passage of the 1986 Higher Education Amendments "a clear bipartisan rejection of most of the education policies advanced by the Reagan Administration for the past few years."¹⁹³ Another experienced observer of the Washington, D.C. scene, particularly where federal student aid is concerned, Lawrence Gladieux of the College Board asserted that "damage control" had prevailed and the "status quo" was pretty much achieved.¹⁹⁴ He noted that some Members of Congress were dissatisfied that the grant loan imbalance had not been addressed.¹⁹⁵

The revised law increased student borrowing ceilings and specified that all students wishing to obtain a Guaranteed Student Loan had to establish need. In order to claim financially emancipated status, a student would for all practical purposes have to be at least 24 years of age. It set a 30% cap on the percentage of student aid applications which the Secretary of Education could designate for verification. A calendar was also imposed on the Department governing dates by which changes in the Pell Grant Eligibility Index and the federal need analysis had to be announced. It was soon apparent that the legislation had its share of problems and errors and technical amendments would soon have to be made. NASFAA pledged to help improve the situation.¹⁹⁶

The Higher Education Technical Amendments of 1987 were enacted by the Congress in May of 1987. The Act permitted aid administrators to modify in individual cases the standard maintenance allowance (SMA) for independent students where circumstances dictated a change was appropriate. The legislation also clarified the circumstances surrounding the use by an institution of its own aid application for which a charge was made.¹⁹⁷ Additional changes in the Higher Education Act of 1985 as amended occurred as a result of the 1991 Higher Education Technical Amendments. Perhaps most important for the financial aid administrator was a clarification of the conditions under which a Guaranteed Student Loan could be denied, or the amount requested, reduced. The financial aid interests of students who served in Desert Shield or Desert Storm were protected. Federal student aid applicants who lacked a high school diploma or its equivalent would have to demonstrate their ability to benefit by passing an examination prescribed by the Secretary of Education.¹⁹⁸

A host of other legislative actions affecting student financial aid occurred during the half decade under review. This legislation would keep NASFAA busy trying to protect the interests of affected students and minimizing the new burdens the laws promised to inflict on the already harried lives of financial aid practitioners. Two of these laws came at virtually the same time the 1986 Higher Education Amendments were being finalized into legislation. The Tax Reform Act of 1985 eliminated the deductibility of student loan interest and subjected scholarship aid not designated for tuition or course-related expenses of degree candidates to income tax. In the case of the latter provision, stipends which were intended to assist with subsistence and the like would become taxable. Dr. Martin observed that there was great ambiguity produced by the tax legislation and the new law would keep the Internal Revenue Service and tax attorneys occupied for some time.¹⁹⁹ Also enacted at the same time was the Immigration Reform Bill. Under its terms, workers, including students, would have to verify their employment eligibility by the submission of proof of citizenship or permanent residency. President Martin termed the bill not as objectionable as it might have been had a "systematic alien verification system been mandated."²⁰⁰

Students' Right to Know legislation, prompted by the loss of confidence in postsecondary education, promised to introduce new record keeping and reporting requirements on institutions.²⁰¹ Efforts to control illegal drugs in society certainly could not overlook the education community. As a result of the legislation in 1989, institutions wishing to qualify for federal grant funds had to insure that they were maintaining a "drug-free environment," and to receive a Pell Grant, students had to certify they were not using illegal drugs.²⁰² Public Service was an area of great interest both to Congress and the Administration. At one time in 1989, 14 bills dealing with the subject were before the Congress.²⁰³ The ultimate legislation, the National and Community Service Act of 1990, escaped the once proposed notion of requiring public service as a condition of receiving federal student aid, establishing instead a series of educational benefits for those who voluntarily engaged in public service.²⁰⁴

Appropriations and Regulations

Reductions in federal student aid in the five year period of this history constantly threatened to be imminent and substantial. The reductions which did occur in fact were less dramatic than had initially been expected. Certainly, achieving the authorized funding levels as well as adjustments for inflation failed to take place. It is apparent, too, from viewing the numbers that the grant loan imbalance was further exacerbated.

Relying on data from Lawrence Gladieux's valuable *Trends in Student Aid*, it is found that looking at assistance awarded using current dollars, Pell Grants rose by \$1.469 billion from \$3.441 billion in 1986-87 to \$4.910 billion in 1990-91. Using constant 1994 dollars for the same period, however, reveals a slower rate of growth in Pell Grants from \$4.590 billion to \$5.436 billion or just \$846 million. Examining other Title IV programs, in current dollars over the five years, SEOG grew by \$53 million, SSIG was \$11 million less, CWS rose \$99 million and Perkins Loans dropped by \$107 million. If constant 1994 dollars for the five year period are employed, SEOG went down by \$32 million, SSIG was \$30 million lower, CWS lost \$24 million, and Perkins Loans dropped \$54 million. By far the largest student aid program, Guaranteed Student Loans, rose between 1986-87 and 1990-91 in current dollars by \$1.772 billion; however, the comparable figure in 1994 constant dollars was a reduction of \$37 million. The immense growth in loan programs occurred with SLS and PLUS, where using 1994 constant dollars the growth was \$1.260 billion and \$723 million, respectively.²⁰⁵ The higher loan limits authorized by the 1986 Amendments were clearly apparent in this growth.

Beyond the actual funding reductions which occurred, a major problem was the uncertainty over what the final outcome would be. Fortunately, the Title IV programs, other than GSL, were forward funded. The fact that GSL was not forward funded made it a convenient target when large reductions were being considered. The problem of growing loan defaults and abuse of course added to its being singled out. The budget reconciliation bills approved by the Congress in the autumn of 1986 stipulated that a \$395 million reduction would have to occur in GSL over the next three years.²⁰⁶ Secretary Bennett's appeals for steep reductions in student aid in the following year fell for the most part on deaf ears, and President Martin could conjecture that the imminent presidential election could be helpful to the cause of education support.²⁰⁷ President Reagan's Fiscal Year 1988 Appropriations Request, however, zeroed out funding for SEOG, CWS, SSIG, the Perkins Loan Federal Capital Contribution and a host of graduate fellowship programs.²⁰⁸

The Reagan Administration in its 1990 Fiscal Year (FY) request was disposed to match the House's request for appropriations for Pell, SEOG and CWS, but provided no funding for SSIG or the Perkins Loan Federal Capital Contribution.²⁰⁹ The House was requesting over \$600 million more than the White House for GSL and Dr. Martin expressed concern that additional funding for student aid would be dependent on default reduction which he felt by 1991 could require between \$500 million and \$1 billion.²¹⁰ Another major fiscal problem surfaced as it became apparent that a shortfall would occur in the Pell Grant Program. President Martin estimated these shortfalls to be in the neighborhood of \$350 million in FY-1989 and over a half billion dollars in FY-1990. He attributed the increased spending to a greater number of awards to older, independent students.²¹¹ With this inadequate funding the order of the day, hoped-for increases in the maximum award were out of the question.

President Bush's veto of the FY-1990 Appropriations Bill for Labor, Health and Human Services, and Education seemed to signal that funding would have to be on a continuing resolution basis. The President objected to Medicaid funding being used for abortions where rape or incest was involved.²¹²

Reconciliation in FY-1990 had the effect of reducing expenditures below appropriated levels. The White House's FY-1991 budget proposals offered a half a billion dollars in additional educational funding but most of the increment would fund programs other than student financial aid.²¹³

A budget summit in 1990 between the President and Congressional Democrats produced an agreement to reduce the deficit over five years by \$500 billion. Neither side was overjoyed, with the Democrats insisting that benefits would be lost by low and middle-income families and the Republicans complaining about new taxes to which Mr. Bush had agreed in contradiction to his election promises. It appeared that the deal would result in no additional funding for Pell Grants and the campus-based programs. Stricter rules of access to GSL and SLS were to become effective in order to lower the burgeoning costs of default. They included a 30-day delay in disbursing a loan, the requirement of a high school diploma or its equivalent for loan eligibility, and a credit check for loan applicants who were 21 years or older. Institutions with default rates of 30% or higher were to become ineligible to participate in the loan programs. Dr. Martin committed NASFAA to offer advice on the least harmful measures which could be taken to achieve the desired savings.²¹⁴ Some of the controls aimed at lowering default costs were in fact included in the FY-1991 budget reconciliation. The institutional default cut-off for loan participation would be 35% starting on July 1, 1991, falling to 30% the next year. Beginning on January 1, 1991, loans for first-time, undergraduate borrowers could not be disbursed until 30 days into the term of study. Students without a high school diploma or its equivalent would have to pass an ability to benefit test prescribed by the Secretary of Education.²¹⁵

On the regulatory side, developments during the five year period seemed just as hectic. Regulation was clearly seen by some as another means to reduce expenditures and hence the budget deficit. Dallas Martin warned in the summer of 1987 that a number of Notices of Proposed Rule Making (NPRM), triggered by the 1986 Amendments, could be anticipated. To the extent that the community objected to them, it would have to be "prepared to respond to them in mass."²¹⁶ The default reduction initiatives was one area of the regulations which drew extensive response. The rules dealt with such critical areas as default calculation, pro rata refunds, entrance and exit interviews and consumer information.²¹⁷ Secretary Cavazos on June 1, 1989 revealed his "Graduated Regulatory Approach to Default Reduction at Postsecondary Institutions." What the plan did was to divide the institutions participating in the loan programs into four tiers determined by their default rates. The higher the rate, of course, the more severe the controls. Dr. Martin termed the approach, which was not unexpected, as "more even-handed."²¹⁸

NASFAA, however, was unable to persuade the Department and OMB to delay the date by which institutions had to commence entrance counseling.²¹⁹ Although he was not satisfied with all the default regulations which were implemented or the haste of implementation, Dr. Martin did see some reason to hope that the approach of distinguishing between institutions, in effect applying performance-based rules, might be a solution and applicable in a variety of areas. One area about which he was deeply concerned was the expectation that institutions provide data which they had not previously kept.²²⁰ That NASFAA's chief executive was frustrated by the Department of Education was evident in his view that "there has been no let up or relief from many of the more troublesome regulations which have been advanced."²²¹ He pointed in particular to track record disclosures and refund calculations.²²²

Although not strictly a regulatory issue, another area where the Department of Education's efforts, or perhaps more accurately, lack of them, caused problems was the Multiple Data Entry (MDE) process which drove the delivery of federal student aid. For example, a delay occurred in issuing a request for proposal (RFP) for the Central Processor. Because of the tight coordination required between that processor and MDEs, it was feared that this failure could delay notices to students of their aid packages for 1989-90.²²³ As a matter of fact, receipt of federal need analysis data was delayed, making it difficult to coordinate in a timely fashion in student aid packages other aid resources with federal assistance.

1992 Reauthorization

Formal NASFAA preparations for the 1992 Reauthorization of the Higher Education Act of 1965 began in 1988-89.²²⁴ The failure of the Federal Government to address the grant loan imbalance, the complexities of its aid delivery system and unreasonable loan default prevention measures were troublesome to many aid practitioners and had to be fixed in the next Reauthorization.

In the following year, 1989-90, National Chair Kathleen Hogan McCullough and Chair-elect Donald R. Ryan appointed a Reauthorization Task Force. There were to be nine members and it was to be chaired by Marc Brenner, an individual with admirable experience and expertise in the area of federal student aid. The task force would be joined by the Need Analysis Standards Committee in developing the Association's position on Reauthorization. NASFAA would insure maximizing the opinions of its members through a series of public hearings and other means.²²⁵ Clearly, the organization would continue its dominant role of influencing federal student aid legislation as it had in its first two decades. A priority area to be addressed in Reauthorization was student aid delivery and need analysis. The recommendation of the Need Analysis Standards Committee and its predecessors was called *A Plan for Reform* and represented six years of dedicated effort. The plan was formally adopted by the Board of Directors at its meeting on April 19, 1991. The plan not only prescribed a single need analysis methodology for all federal programs, but also specified a standard cost of attendance.²²⁶ The delivery system provisions advocated in the report so impressed Senator Edward Kennedy of Massachusetts that he incorporated a number of them into his bill, S.1137.²²⁷

Natala Hart, at that time Executive Director of the State Student Assistance Commission of Indiana and one of the architects of the *Plan for Reform*, explained the plan to the House Postsecondary Education Subcommittee a month after its adoption by the Board of Directors. She emphasized the five principal features of the plan. It would substitute a single need analysis methodology for determining eligibility for federal student aid funds for the two then in operation. To be financially independent, students would have to be 24 years of age or older, be veterans or be without parents. Aid eligibility would be automatic for students who received AFDC or similar programs or whose parents did. Information gathering processes would be in a single form with linkage to a number of federal databases. Finally, application questions relating to the assets for low-income parents would be dropped. What was called "Resource Analysis" would be developed for use with higher-income families or where the aid administrators felt the need to apply professional judgment.²²⁸

Although Dr. Martin had anticipated that there would be no significant differences between the Reauthorization recommendations of the National Advisory Committee on Student Financial Assistance and NASFAA, such was not to be the case. An analysis of NASFAA's plan by the committee staff, to which Dallas Martin responded, claimed that NASFAA sought to eliminate the free processing of the application and do away with the common form.²²⁹ The NASFAA President's detailed response to the committee's chair, Stanley Z. Koplík of the Kansas Board of Regents, explained that the only major difference between the committee's goals and NASFAA's was the elimination of any asset evaluation for dependent students' parents who had annual incomes of \$20,000 or less. He told Dr. Koplík that there was considerable misunderstanding of the NASFAA recommendations and he was quite prepared to meet and clarify matters.²³⁰

NASFAA's Reauthorization recommendations other than those contained in the *Plan for Reform* were presented to the House Subcommittee on Postsecondary Education and the Senate Subcommittee on Education, Arts and Humanities on April 8, 1991 in a 109 page publication.²³¹ Reauthorization Task Force Chairman Marc Brenner testified on behalf of the recommendations before the House Subcommittee on Postsecondary Education on May 21, 1991. He called for making the Pell Grant Program an entitlement, increasing loan limits for full-time students and parents, extending the loan repayment period from 10 to 15 years, and establishing a quality assurance program with its basis in statute.²³² NASFAA, as usual, had developed thoughtful and reasonable proposals.

CONCLUSIONS

As NASFAA concluded its first two decades of existence, President Dallas Martin had expressed the hope that by the end of the next five years the dream of educational opportunity for all who desired to achieve it would be closer to reality.²³³ Unfortunately, Dr. Martin's wish was not fulfilled but without his heroic efforts in which NASFAA staff and many members joined there could have been substantial deterioration in the gains which had been realized between 1966 and 1986. As this history has sought to record, there were persistent efforts to eliminate certain student financial aid programs and reduce funding in others. The fact that in 1991 all the programs existed and funding cuts were not as great as they might have been seemed to keep Dallas Martin's dream alive.

While its influence on federal student financial aid is seen by many, both inside and outside the "Beltway," as the Association's marquee attraction, its many successes in other critical areas have caused me to refer to the half decade as the "flowering" of NASFAA. The training it conducted or was otherwise involved in helped make the financial aid administrator more effective and sensitive in the performance of his or her duties. The research it encouraged or sponsored contributed to improving financial aid policies and procedures. Its communications, both traditional and electronic, were constantly undergoing upgrade and kept the personnel on the campuses informed about the constant changes in the dynamic field of student aid. The awards which the communications efforts garnered were evidence of the communications importance and high quality. The efforts to spread the word about educational opportunity, particularly to under represented populations, were perhaps too little known and appreciated.

Although the membership did not grow over the half decade, NASFAA enjoyed a largely stable membership base and improvement in finances growing out of a number of sound initiatives. The fact that it continued to speak for students and not institutions seemed to add to the value of its opinions and advice. Its constant efforts to recruit and assist in the promotion of ethnic minority aid administrators both in the organizational structure and in the community also deserves recognition. No, Dr. Martin's dream was still in the future, but the organization was better equipped to help bring it to reality.

TOUGH
CHALLENGES
AND
ENTHUSIASTIC
PLANNING

1991 - 1996

INTRODUCTION

In 1996, I completed an organizational history of the National Association of Student Financial Aid Administrators for the period from July 1, 1986 through June 30, 1991. The history was published by the Association in spring 1997. As was true with my initial effort, I once again succumbed to the wily persuasion of NASFAA Past National Chairman and 1996-97 Historian, Donald Ryan, when I agreed to write a second history covering the period from July 1, 1991 through June 30, 1996. It has always been impossible to decline a request from this longtime colleague and good friend. I consider him to be the consummate financial aid professional. Donald retired in June 1997 as the Director of Financial Aid at San Jose State University, a post he held since July of 1965. It is to Donald that I dedicate this history.

Longtime members will recall that the first NASFAA history by Steven Brooks was published in July 1986 and dealt with the first two decades of the organization's existence, 1966 through the date of the history's publication. Dr. Brooks, in this splendid work, chose to follow a chronological approach. As with my first effort, I have elected to adhere to a topical approach, to allow for quicker reference to specific subjects. The history's initial part is devoted to NASFAA's organization and structure, in which the Association's membership, governance, finances and communications during the period are explored. Next, consideration is given to NASFAA's relations with other organizations that deal with student financial aid matters. The narrative then moves to professional development, encompassing training, research, minority concerns, conferences and awards and the Task Force on Institutional Leadership. The history's final section is devoted to the organization's active role in legislative and regulatory advocacy. Here are critical issues such as the implementation of the 1992 Amendments to the Higher Education Act of 1965, including efforts to secure federal oversight over postsecondary education institutions through State Postsecondary Reviews and a new regulatory process intended to gain greater community input called Negotiated Rulemaking; serious differences over efforts to replace Federal Guaranteed Student Loans with Ford Federal Direct Student Loans; and NASFAA's almost constant struggle to protect federal student aid programs and funding levels in the light of Congressional budget resolutions and appropriations decisions.

The Brooks history insightfully identified five themes which seemed to guide NASFAA during its first two decades. Considering them as questions, they were: Would the organization's "democratic operating style" continue to prevail?¹ Did the organization's efforts continue to be focused on the "welfare of students rather than of institutions?"² Did NASFAA persist in its efforts to help its members maintain a professional commitment in the face of administering what often seemed like bureaucratic federal aid programs?³ As with my first history, this one too will endeavor to measure NASFAA's progress against Dr. Brooks' benchmarks.

NASFAA's "real strength," Dr. Brooks wrote in 1986, emanated from the great dedication and strong professionalism of its staff and its membership.⁴ His conclusion continued to be true during the years I have been privileged to survey. The extraordinary leadership provided by President Dallas Martin earned for him the respect and the admiration of not only NASFAA's membership but also of the national higher education associations and those in the federal government involved with student financial aid. Dr. Martin was able to gather around him in NASFAA's national office a very experienced and talented senior staff, including Executive Vice President Joan Holland Crissman, Vice President for Finance and Administration Sarah Ann Candon, Director of Communications Jeffrey Sheppard, Director of Governmental Affairs Marty Guthrie, Director for Program and Planning and Development Tim Christensen and Director of Professional Development Barbara Kay Gordon. The stability of key NASFAA staff unquestionably contributed immensely to the organization's successes during the period under review.

The organization also benefited greatly from the inspired leadership of the elected National Chairs who served between July 1991 and June 1996. The first of these was Harvey P. Grotrian of the University of Michigan. He was followed in 1992-93 by Paul G. Aasen of Gustavus Adolphus College in Minnesota. The 1993-94 National Chair was Claire "Micki" Roemer of Tarrant County Junior College in Texas. She in turn was succeeded in 1994-95 by Vernetta P. Fairley of the University of Southern Mississippi. The 1995-96 National Chair was William A. Irwin of Lock Haven University of Pennsylvania.

Each of the National Chairs seemed to bring a particular theme or emphasis to his or her year in office. Harvey Grotrian, for example, sought to insure that NASFAA's committees and task forces were representative of the entire membership and that their goals were clearly defined and met.⁵ National Chair Paul Aasen announced that one of his goals would be to improve communications with the membership.⁶ National Chair Claire "Micki" Roemer early in her administration stressed the importance to NASFAA of volunteerism.⁷ Vernetta Fairley, the 1994-95 National Chair, noted that total "loyalty" to the organization no longer existed and that its successes had created ever greater expectations. She

called for a "commitment to introspection and service."⁸ 1995-96 National Chair William Irwin saluted the close, caring relationship between the NASFAA senior staff and the Board of Directors which he saw as surpassing collegiality and involving "a strong feeling of comradeship and positive regard."⁹

This history could not have been completed without a vast amount of help. I am indebted in particular to Joan Holland Crissman, Barbara Kay Gordon and Cynthia Leach at NASFAA for sending many boxes of minutes and reports and graciously responding to my numerous questions. Madeleine McLean's careful editing was gratefully appreciated. Valuable assistance was contributed by Sue Wood and Yvette Garcia in the Stanford Financial Aid Office. I am grateful, too, to the Hoover Institution at Stanford, where I continue to be in residence as a Visiting Research Fellow. Hoover has provided me a marvelous environment in which to do the research and write this history. Finally, it was not necessary this time to seek Harriette's approval to take my notes and materials on our study cruise of Canada and New England. This year's cruise, fortunately, took place after the history was complete.

ORGANIZATION AND STRUCTURE

To deal with the constant challenges facing NASFAA and to maintain its position as the preeminent national financial aid organization, its staff and elected leadership worked tirelessly from 1991 through 1996 to expand and improve the organization's infrastructure. As with my earlier history, I have chosen to consider this infrastructure in terms of: membership, governance, finances and communications.

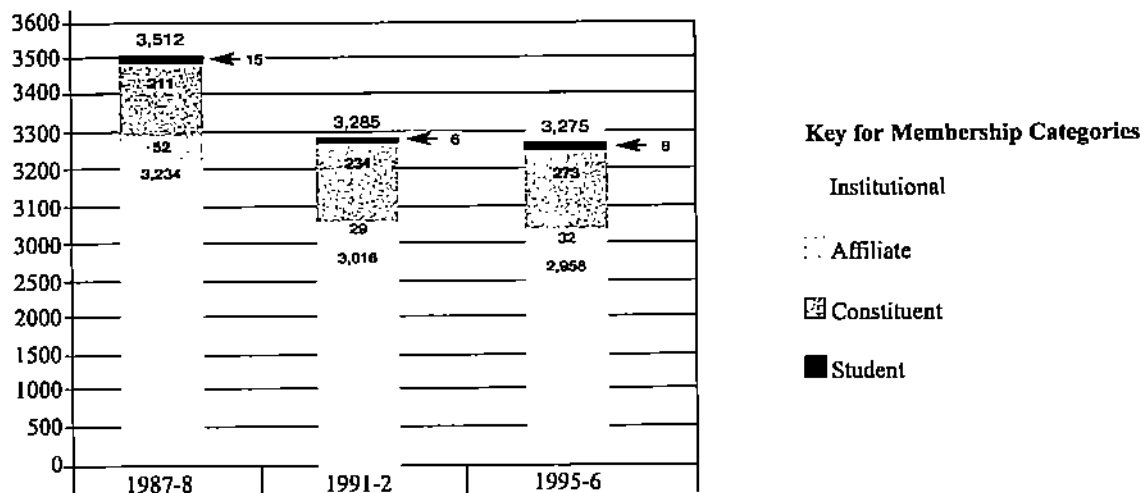
The blueprint for the Association's efforts in these areas was a second five-year Strategic Long-Range Plan, implemented in 1991-1992. The plan not only defined the goals to be accomplished mainly through NASFAA's standing committees and task forces but served as a means to measure their achievements. Clearly, one cannot read through minutes of the meetings of the Board of Directors and reports of the Association without being struck with the high degree of planning and evaluation that took place in membership services, professional development, and finances. A major theme governing NASFAA's activities during the five years under review was "planning and evaluation."

Membership

The four categories of membership described in Article IV of NASFAA's By-Laws remained as they were prior to July 1, 1991.¹⁰ The organization continued to be comprised, for the most part, of institutional members. This status requires that postsecondary institutions have, in addition to a regular faculty, curriculum, and students receiving their instruction at a place where education normally takes place, a full-time person engaged primarily in the administration of student financial aid. A second category, affiliate membership, is comprised of student financial aid professionals at non-member institutions. Individuals who participate in student financial aid activities at educational associations, services, or government agencies or those seeking to promote student financial aid are eligible for a third category of membership, constituent. The fourth category is open to full-time students who wish to join as members. Voting privileges are open only to institutional members,¹¹ who along with affiliate members, are eligible for election to the Board of Directors.

The period from 1991 through 1996 witnessed stability in the organization's total membership. As Figure 1 illustrates, the peak in total membership had been reached during 1987-88 with 3,512 members, 3,234 of them, institutional.¹² In 1991-92, NASFAA could claim a total membership of 3,285 with 3,016 institutional, 29 affiliate, 234 constituent and 6 student. Five years later in 1995-96, there was a total of 3,275 members, 2,958 institutional, 32 affiliate, 273 constituent and 8 student.

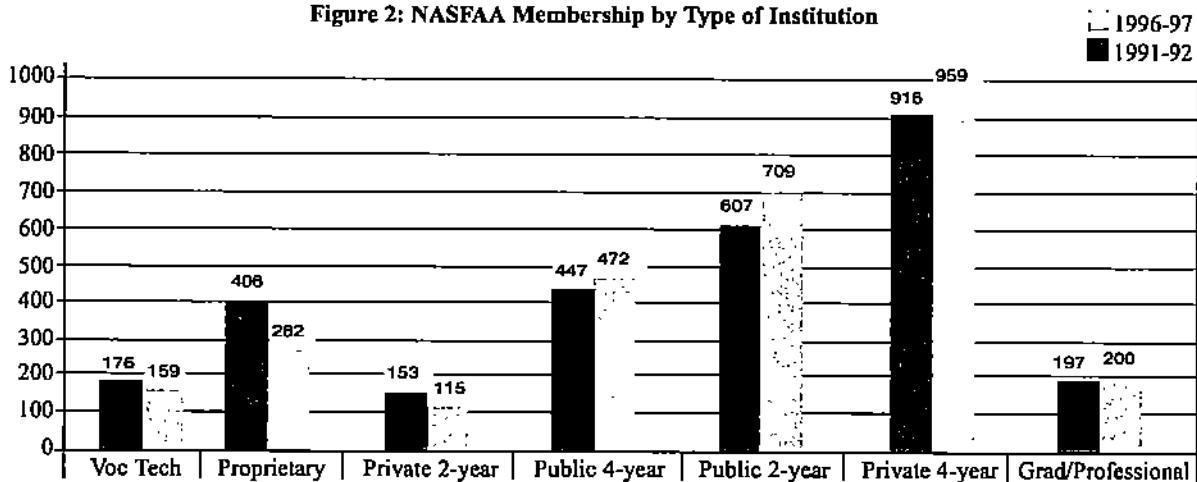
Figure 1: Total Membership by Category



Examining institutional membership by region over the five years reveals that the largest, the Midwest, decreased by 12; the Southwest was down by 11; the South was less 37; the East grew by 13; Rocky Mountain was down by 13; and the West was lower by one.¹³ Moving the analysis from region to state, California had the largest institutional membership with 246 in 1995-96, one less than was the case five years earlier. There were 10 states with institutional memberships of 100 or more in 1991-92 and two less in 1995-96. None of the states with memberships under 100 in 1991-92 exceeded that number five years later. Of the 50 states and the District of Columbia, 15 increased in institutional membership, 26 declined and 11 remained the same. The average increase in states where that occurred was 3.8 members, while the average decline where it took place was 4.2.¹⁴

As shown in Figure 2, the composition of NASFAA's membership by type of institution reveals significant declines in the vocational/technical and proprietary categories; the former declined from 176 in 1991-92 to 159 five years later, while the latter went from 406 to 282. Among the private two-year institutions, there was a drop from 153 to 115. In the other categories, modest increases took place. Public four-year institutions went from 447 to 472. The single largest category, private four-year institutions, grew from 916 to 959. Public two-year institutions over the same period went from 607 to 709, while graduate/professional institutions witnessed an increase from 197 to 200.¹⁵

Figure 2: NASFAA Membership by Type of Institution



With NASFAA's total membership stabilized at between 3,200 and 3,300, membership development emphasis shifted from mainly recruiting new members to insuring the satisfaction and hence renewal of existing members. These responsibilities fell to the Membership Development Committee which was aided by numerous volunteer State Membership Coordinators, who while still seeking new members in part by sending them information on NASFAA products and services, followed up with

institutions whose memberships lapsed.¹⁶ These efforts led to good attendance at the 1992 Annual Conference reception for new members and those attending the conference for the first time. An important responsibility of the committee became one of reviewing annually the ways in which the organization interacted with the membership, including services, products, communications, dues levels and recruiting materials. The committee's findings and recommendations would then be sent on to staff and other appropriate committees. The 1991-92 Membership Development Committee, for example, had a major role in bringing about the automation of the renewal process and preprinting the renewal form with much of the needed data.¹⁷

The 1992-93 Membership Development Committee focused on finding better ways of communicating with the membership, with emphasis on electronic means.¹⁸ An informal survey conducted by the committee, while disclosing a high level of membership satisfaction with the organization, gave rise to several questions.¹⁹ First, did NASFAA's representation of the views of a majority of its membership come at the displeasure of some individual institutions? Second, given the fiscal and technical constraints of its members, at what pace should NASFAA technological improvements occur? Third, how could the organization move to ameliorate the concerns of some of its members about being kept abreast of its stands and activities? A concern surfaced in the committee over the limited number of volunteers who were seeking to serve on the Association's committees. That concern, however, eventually was replaced with a worry that steps to increase volunteers might produce more than the committees could accommodate.²⁰

In an obvious effort to afford NASFAA members a closer acquaintance with key staff, the Board of Directors in 1994-95 adopted the proposal of the Membership Development Committee to support staff attendance on a rotating basis at state association meetings.²¹ This decision was particularly valuable to the smaller and less well financed state associations that lacked the resources to sustain the cost of this representation without help. Also authorized in that year was the purchase of a traveling exhibit that would permit the optimal display of association materials at professional meetings including the Annual Conference as well as an update and revision of the 1987 corporate identity program.²²

Symbolic of its emphasis on serving existing members (and less concern over increasing the Association's membership) the Membership Development Committee underwent a name change to Membership Services.²³ With the cooperation of the Research Committee, the committee undertook the 1995 Membership Survey. Its results confirmed a very high level of membership satisfaction with NASFAA's services, particularly in the areas of "communications, technical assistance, governmental relations and regulatory affairs."²⁴ The committee also played a major role in the decision to make access to the Postsecondary Electronic Network (PEN) a privilege of membership.

Governance

The overall governance of NASFAA did not change in any significant way during the period between 1991 and 1996, although several actions were taken to make the Association's operations more efficient and to insure greater service to the membership. It would seem well, however, to review just how the organization went about conducting its business.

The elected officers consisted of a National Chairman/Chairwoman, National Chairman/Chairwoman-Elect and Immediate Past National Chairman/Chairwoman, with each serving for one year in that capacity.²⁵ The year ran from July 1 to the following June 30. The conduct of NASFAA's business remained the responsibility of its Board of Directors.²⁶ While the Bylaws provided that the Board convene at least twice a year, it typically met in the autumn, in the spring, and in the summer. Besides the aforementioned elected officers, the Board had two representatives from each of the six regional associations and twelve representatives-at-large. The latter served terms of three years, while the regional members' terms were determined by their associations. Sitting on the Board, but as non-voting ex-officio members, were NASFAA's President and three Commission Directors. The President, of course, served at the pleasure of the Board, while the Commission Directors were nominated by the Chair and approved by the Board. NASFAA's Executive Vice President and Treasurer sat with the Board to facilitate its business.

A motion adopted by the Board of Directors at its meeting in November of 1991 described that body's duties as follows:

1. Confirms the Chairman/Chairwoman's appointment of the President;
2. Approves the Bylaws of the Association;
3. Establishes broad policies of the Association;
4. Supervises the financial affairs of the Association by receiving and acting on recommendations of the Finance Committee, including approval of the annual budget of the Association;
5. Receives reports from Commissions and Committees, taking action as may be deemed appropriate;
6. Gives direction to all on-going activities and emerging issues of the organization;
7. Acts as a sounding board for discussion of critical issues;
8. Establishes and modifies all standing rules for meetings; and
9. Exercises all powers not specifically assigned.²⁷

The Executive Committee was empowered to carry on the business of the Association between regularly scheduled Board meetings.²⁸ This body, which typically met by conference call, consisted of the three elected officers, the President and a Board member from each of the six recognized regions. Some actions taken by the Board during the period under review facilitated and enhanced its ability to function. As proposed by the Governance Committee, the Board adopted a policy at its November 1993 meeting authorizing the organization to pay the expenses of the two representatives from each of the six regional organizations.²⁹ The justification was that, although these members brought to the Board the input of their regions, it was important that they take home the national point of view. Also, upon the recommendation of the Governance Committee, the Board of Directors at its July 1994 meeting altered the Bylaws to authorize the final meeting each year to be held in conjunction with the National Conference.³⁰ The effect of this very logical change was to have the National Chair who presided over the National Conference also hold forth at the Board's July meeting, thus removing the ambiguity of two National Chairs in effect operating at the same time.

The basic work of NASFAA continued to take place in the organization's network of committees and task forces. For the most part, these bodies were assigned to one of three commissions, each overseen by a director whose job it was to keep the National Chair and the Board apprised of progress on their assigned agendas. The names of the commissions changed from time to time as the National Chair desired. In 1991-92, for example, there existed the Commission for Executive Affairs, the Commission for Governmental Affairs and the Commission for Professional Services.³¹ In 1992-93 and 1993-94, there were Commissions on Association Services, Association/Government Affairs and Association Relations. The year 1994-95 witnessed Commissions on Association Growth and Development, Association Analyses and Chronicles and Association Services. The 1995-96 Commissions dealt with Association Publications and Activities, Association Services and Evaluation, and Professional Development and Training.³²

The already important tasks of the Governance Committee were further expanded by the organization's second Strategic Long Range Plan. At the Board's meeting in November of 1992, National Chairman Grotrian directed attention to the many responsibilities which the committee bore. He noted that it was expected "to maintain the Articles of Incorporation, Bylaws, and policies and procedures; to develop long term recommendations regarding NASFAA's mission, structure, operation and service to members; and to monitor and make recommendations regarding the Strategic Long Range Plan (SLRP)."³³

President Martin, in his report to the Board of Directors at its meeting in July of 1993, emphasized how vital the SLRP was to NASF^{AA}'s progress.³⁴ Noting that the plan was the organization's second of that kind and had been adopted by the Board in April of 1991 after extensive input and deliberation, Dr. Martin saw it furnishing "the guidelines and major principles that the Board is trying to achieve for the Association until its conclusion in 1996."³⁵ He observed that the plan was not static but ongoing, thus providing the "stability and consistency" for a governing body, a third of which changed annually.³⁶ The plan set the following seven goals for NASF^{AA}:

1. Communicate regularly with, and assist as appropriate, policymakers and others in fully understanding the importance of student financial aid, and its legislative and regulatory foundation;
2. Stimulate cooperative action among providers of financial aid to improve the delivery and administration of student aid;
3. Strengthen and enhance NASF^{AA}'s professional development program;
4. Enhance communication and dissemination of information to assist members in the administration of student aid programs;
5. Continue fiscal policies that provide for sound management of the Association;
6. Evaluate NASF^{AA}'s products and services to insure that they remain responsive, yet cost effective, to the needs of the membership; and
7. Evaluate NASF^{AA}'s governance and structure to ensure effective and efficient leadership and equitable representation of the membership.³⁷

The Governance Committee's SLRP's monitoring consisted of a number of facets largely left to it to develop.³⁸ It established a comprehensive calendar for the submission of reports by the commissions and committees. It reviewed proposed initiatives and recommended priorities, largely resource driven, for their implementation. The final reports of NASF^{AA}'s committees were compiled by the Governance Committee, which incorporated them into the SLRP's objectives, thus insuring the report's ongoing status.³⁹ In 1992-93, the committee examined 108 new initiatives, passing eight along to the Finance Committee for fiscal analysis and six others to appropriate Association committees for consideration.⁴⁰

Acting at the behest of the Board of Directors, the Governance Committee drafted a Mission Statement, which subsequently gained the Board's approval.⁴¹ In its entirety, the statement reads as follows:

The National Association of Student Financial Aid Administrators (NASFAA) exists to promote the professional preparation, effectiveness, and mutual support of persons involved in student financial aid administration. NASFAA works with others in institutions of postsecondary education, government agencies, foundations, private and community organizations, regional and state financial aid associations who are concerned with the support and administration of student financial aid.

The Association serves as a national forum and acts as a focus for the expression of views on matters relating to the development, funding and administration of student financial aid. The Association promotes and encourages programs which remove financial barriers to student enrollment and retention, thereby assuring that any qualified student who desires to pursue and complete an education can obtain sufficient resources to do so.

In responding to the diverse and changing needs of the postsecondary education community, NASFAA maintains a spirit of cooperation and an approach which is flexible, equitable, innovative, and broad-ranging in order to serve effectively the interests and needs of students, institutions, government agencies, and other sponsors of student financial aid through coordination of plans and programs pertinent to student financial aid.

NASFAA maintains a strong commitment to research on financial aid issues, and maintains a leadership role by promoting systematic studies, cooperative experiments, conferences, and other related activities. NASFAA shares, through information and awards, examples of best practices to facilitate overall professional improvement.

The delivery of services to members is characterized by timeliness, accuracy, and clarity and is accomplished through the simplest procedures consistent with fiscal responsibility and government and corporate relations. The quality of staff, services and research efforts identify the National Association of Student Financial Aid Administrators as the center of expertise on student financial aid.⁴²

In the period under review in this history, the busy Governance Committee undertook a number of other significant tasks. In 1991-92, for example, the committee reviewed the responsibilities and position descriptions of the Board of Directors and the Executive Committee.⁴³ Two years later, the committee evaluated and found satisfactory NASFAA's process for selecting committee volunteers.

It proposed, however, that a better explanation of the process be provided.⁴⁴ Also, in 1993-94 the committee developed a self assessment instrument for use by the Board of Directors. In 1994-95, the committee updated Association Governance Report 22 in which the relations of the national, regional, and state association are specified.⁴⁵ That year also saw it determine the conditions of an annual leadership grant to the institution employing the National Chair. The grant was to be a supplement and not a replacement of existing funding and used to improve the administration of financial aid, by supporting training, conference participation, and equipment. While still monitoring the second SLRP, the committee began preparation in 1994-95 for the third SLRP, which would provide direction for the organization for the five years commencing in 1996. The activity entailed proposing a calendar and reviewing the steps in the process, including a retreat which would occur in early 1996.

Finances

Although NASFAA began 1991-92 with a generally conservative fiscal approach in what was termed "recessionary times," the five years under review found the organization's monetary affairs to be in sound and improving condition.⁴⁶ It was possible, for example, in 1991-92 for the Board of Directors to approve the creation of a fund of \$425,000 to support important new initiatives. These included developing an electronic version of the *Encyclopedia of Student Financial Aid*, financing a salary and staffing study to be conducted by Peat Marwick, supporting the efforts of the new Task Force on Institutional Leadership, and resurrecting NASFAA's Monograph Series with particular emphasis on management matters.

President Martin, in the Association's annual report for 1992-93, could point with just satisfaction to the fact that sound fiscal planning and investment management would, for the third year in a row, result in NASFAA's maintaining dues, National Conference fees, workshop registrations, and publications without an increase.⁴⁷ Larger than anticipated attendance at National Conferences and exhibitor revenue also helped enhance the financial picture in the latter years of the period.⁴⁸ Significant income came to NASFAA from its outside contracts.⁴⁹ As a matter of policy, this revenue was not used for operating expenses but was put into the reserves for special projects. In 1995-96, the net revenue was over \$300,000, while outside contracts contributed just over \$1.2 million to the reserve and special funds.⁵⁰

A few Board members did express modest concern over how NASFAA's improved financial fortunes might be viewed by the membership.⁵¹ Finance Committee Chair David Levy from the California Institute of Technology, in fact, called excess revenue over costs one of the organization's most sensitive concerns.⁵² The Board of Directors, however, understood that significant liabilities existed and there could be no guarantee that the conditions which led to these good fortunes would persist. As a matter of fact, in five out of eighteen years the organization had experienced a deficit, Directors were reminded by Vice President for Finance and Administration Sarah Candon. The most compelling consideration seemed to be that costs to members were not being increased while services and benefits were being improved and expanded. NASFAA's largest liability was the remaining portion of the ten year lease on its National Office.⁵³ The longer lease had been negotiated, instead of the earlier three year leases, to reduce expense. Creating an electronic version of the *Encyclopedia of Student Financial Aid* turned out to be more complicated than expected and took substantially longer to complete, also creating a long-

term obligation if not an actual liability. The problems and ultimate success of bringing up the *Encyclopedia* are discussed subsequently.⁵⁴

A very thorough description of how NASFAA's finances were structured, including its cost centers, reserves and special funds, was presented to the Board of Directors at its July 1993 meeting by Finance Committee Chairman David Levy.⁵⁵ He explained that the Association's income and expenses were tracked through the following five cost centers: Membership Services, National Conference, Postsecondary Education Network (PEN), Professional Development, and *Encyclopedia of Student Financial Aid*. Membership Services each year typically ran at a deficit and any income in excess of expenses in the other centers went to reduce it, thus keeping membership dues as low as possible. Such expenses as staff compensation and benefits, shared and specific costs, and travel were attributable to the centers in which they were incurred. Staff members routinely kept track of their time and other expenses as they related to the activities of the centers.

The main sources of income for Membership Services were dues, general publication sales, investment returns and the sublease of a part of NASFAA's second floor National Office at 1920 L Street, NW in Washington, D.C. Income for the National Conference Cost Center came not only from registration fees, but also from those paid by sponsors and exhibitors and from some advertising. The PEN Cost Center derived its revenue from subscriptions, software sales, and certain advertising. The fourth Cost Center, Professional Development, relied on registration fees from workshops, and the Leadership Conference as well as the sales of annual training materials and related publications. Finally there was the *Encyclopedia* Cost Center, where renewals accounted for virtually all the income and uncertainties surrounding the development of the electronic version suggested caution.

Finance Committee Chairman Levy also detailed for the Board the reserves which the Association felt essential to maintain.⁵⁶ A Reserve Fund existed to meet major shortfalls and was invested with the goal of bringing the fund to 50% of the operating budget. For 1993-94, the Finance Committee anticipated being able to add just over \$545,000 to the Reserve Fund to accomplish this. An Equipment Replacement Fund was also in existence and was used to improve the office's telephone system and computer assistance. The Special Project Fund made it possible to undertake some of the significant initiatives mentioned in the beginning of this section. A favorable return on investments and from a training subcontract enabled the Finance Committee to propose adding \$600,000 to the Project Development Fund. Another \$100,000 was to be placed in an undesignated fund.

The uncertainties and complexities of the Association's finances prompted the development of a five-year financial plan. The plan, which was dubbed a five-year financial projection model by President Martin, gained the approval of the Board of Directors at its San Antonio, Texas meeting in

July 1995.⁵⁷ The plan addressed the organization's investment strategies and asset allocation and was intended to serve as a guide in those areas. Development of the model had been begun by the Finance Committee in 1993-94 under Mr. Levy's chairmanship and then continued under John Parker's leadership. Mr. Parker, of Drake University in Iowa, described for the Board of Directors in November of 1994 seven "precepts" that guided the model.⁵⁸ First, service to the members was at the heart of the organization's concerns. Second, the overall annual budget must be balanced, although not necessarily the income and expense of each cost center. Third, the model must be consistent with the organization's historical fiscal policies. Fourth, other cost center services were not to be combined with membership services until they became an entitlement. Fifth, an entitlement as such must be available to all members. Sixth, to carry out its activities, NASFAA should not rely on "soft money." Finally, the model must include planning for any disastrous contingency which might befall it. The diligent efforts of the Finance Committee led to its selection as NASFAA's Committee of the Year for 1994-95.⁵⁹

Communications

The effectiveness of an organization like NASFAA is heavily dependent on its ability to communicate. This communication has to take place not only with its own membership, but also with a host of organizations that have responsibility for and a stake in student financial aid. Most of the Association's avenues of formal communication had been developed prior to the 1991-96 period, so efforts were largely devoted to improving these means, hastening the delivery of information, and reducing costs to both the provider and the user. The two principal means of communication continued to be the *NASFAA Newsletter* and the Postsecondary Education Network (PEN). Of particular value, too, were the *Journal of Student Financial Aid*, *Student Aid Transcript*, the *National Membership Directory*, the *Federal Monitor Series*, the resurrected *Monograph Series* and the *Institutional Guide for Financial Aid Self-Evaluation*. There were in addition to several ad hoc publications, three important training series, *CORE*, *FACTS* and *THE ADVISOR*, which are described in the training section of this history.

The *Newsletter* had been in existence and of value in keeping the membership abreast of financial aid developments since the very beginning of NASFAA. Members relied on it in 1991-92 in particular to keep informed on the Reauthorization of the Higher Education Act of 1965 and its implementation.⁶⁰ The publication normally appeared twice a month with the exception of a single issue in August and January. In 1992-93, the *Newsletter* published 350 pages and was viewed as the memberships' main information source, as seen by NASFAA's expert staff, on what was happening or not happening with Congress and the Department of Education.⁶¹ The job classified section of the *Newsletter* seemed to be of much interest to many members and a valuable source of income to the Association.

In 1996, the *Newsletter* ceased printing a quarterly compilation of bills.⁶² This change permitted the staff to devote greater effort to its coverage of the issues. A change in the staffing of the publication also occurred in early 1996.⁶³ Director of Communications Jeffrey Sheppard assumed the editorship, while Madeleine McLean became the sole editor of *Student Aid Transcript* magazine. She continued as liaison to the *Journal of Student Financial Aid*, a role she had taken on ten years earlier.

Major changes occurred with PEN as efforts were undertaken to expand it and make it more useful to members. PEN had become operative in November of 1987 with a monthly fee of \$15, dropping to \$10 after six months, and an on-line charge of \$25.⁶⁴ From PEN's beginning, expanding participation and lowering the cost of usage were challenges to be met.

In 1991-92, subscriptions stood at just over 560 with the main draw, securing PEN news through the Internet or Bitnet.⁶⁵ Limited financial resources on many campuses prompted some users to drop their subscriptions temporarily, but improvements in the service continued to be made. Quarterly billing was introduced and such features as shareware programs, which could be tried before purchase, and Boardwatch Magazine, which dealt with on-line issues of interest, were added. With the advice of the Advisory Committee on Electronic Communications, PEN staff Jeffrey Sheppard and Roland Zizer undertook an evaluation of whether the contract with CompuServe, its carrier, should be extended when it ended on June 30, 1993 or an alternative selected.

Renewal of the CompuServe contract in mid 1993 provided for a much less costly "flat rate for on-line time" as well as new software which simplified usage.⁶⁶ By 1993-94, the number of subscribers had risen to 800 and the usage fee was lowered twice.⁶⁷ For the third year in a row, the service showed an excess of income over expenses. In that year, too, the Board of Directors indicated its desire to convert PEN from a fee for service activity to a benefit of membership, or entitlement. Several outside organizations, including the Student Loan Marketing Association (Sallie Mae), United Student Aid Group (USA Group), and the National Council for Higher Education Loan Programs (NCHELP) were using the PEN bulletin board, which was called the PEN Forum. Also in 1994, NASFAA's *Annotated Bibliography of Literature on Student Financial Aid* became available on PEN or diskette.⁶⁸ Earlier in the year, the *Federal Register* and a Direct Loan bulletin board also appeared.⁶⁹

The biggest changes for PEN, however, were to occur in 1996.⁷⁰ On January 1, the service moved to the Internet through PEN Software. This reduced the monthly charge from \$20 to \$12. On July 1, PEN became a benefit of membership, which meant no annual fee would be charged. PEN also became accessible through the Internet's World Wide Web. NASFAA also undertook the two-year sponsorship of FinAid: The Financial Aid Information Page, a World Wide Web page featuring extensive student financial aid information. Electronic Services committee members Robert Quinn and Peter Weiss of Pennsylvania State University (who operated the listserv Finaid L) and Carnegie Mellon graduate student Mark Kantrowitz (who designed the FinAid site) were honored in 1996 with NASFAA's Meritorious Service Award for advancing NASFAA's electronic capabilities.

The *Journal of Student Financial Aid*, long of particular interest to me as its founding editor, continued to be held in high regard due in large measure to the inspiration of Notre Dame's Joseph Russo, its Editor. When I asked Mr. Russo to reflect on the publication in the 1991-96 period, he responded:

If the state of the financial aid profession is at all illustrated by the themes covered in the *Journal* over the period, one could observe the continuing tension between the onslaught of technology and the need to hold on to the stable principles upon which the aid community was established.⁷¹

In order to reduce the time which the *Journal's* Editorial Board had to devote to reviewing the submitted manuscripts, the number of members were increased in 1991-92.⁷² Deserved recognition was afforded the publication, when, in 1992, it was chosen by Washington Edpress to receive first place for overall excellence among journals entered in competition. Washington Edpress is composed of professionals engaged in publishing and public relations. The *Journal* in 1992-93 presented articles on improving student aid delivery, lowering loan default rates, direct loans, and antitrust issues in financial aid awarding.⁷³ The three issues a year could be counted upon to include thought-provoking questions posed by Editor Russo. Although the publication schedule sometimes lapsed a bit, the general feeling was that the issues were well worth the wait. In 1995-96, certain issues were devoted entirely to specific topics.⁷⁴ In the autumn, the topic was reducing government red tape in student aid. Responsibility for student loans was that year's spring topic.

The *Student Aid Transcript* magazine occupied what can be viewed as a very useful spot between the *Newsletter* and the *Journal of Student Financial Aid*. The former, of course, supplied very timely and essential information on federal legislative and regulatory matters; the latter offered its readers analytical and scholarly pieces on major financial aid issues, sometimes devoting an entire issue to a single topic. Articles on personal experiences and management matters found their useful niche in the *Transcript*. The Annual Report of the Association appeared in the fall issue of this quarterly publication, while the summer issue carried important highlights and memorable photographic scenes of each year's National Conference.

Like the *Journal*, *Transcript* had an editorial board which aided in the selection of articles to be published and advised the staff on its direction and focus. Also like the *Journal*, on occasion, *Transcript* was devoted to single topics. The year 1993-94 saw a special issue devoted to the *Student Aid Software Source Book* which had long been in preparation.⁷⁵ The 1995-96 Fall/Winter *Transcript*, in what was twice the size of a typical issue, sought to help the novice, in particular, understand how the Internet could be helpful in financial aid work.⁷⁶ As noted, Madeleine McLean became the sole editor of the publication in 1995-96; she and Jeffrey Sheppard had been co-editors since the magazine's creation in 1988. Providing appropriate recognition of the value of *Transcript*, it was selected in 1992-93 for a national award for excellence by APEX.⁷⁷

One might scarcely conceive of an association's membership directory as more than a listing of its members. NASFAA's *National Membership Directory* was certainly far more than that. It was a valuable source of information by state, alphabetical order, and type of membership of 8,000 financial aid administrators at 3,100 member institutions.⁷⁸ Also to be found in the *Directory* were the names and addresses of key staff in the Department of Education's Office of Student Financial Assistance and regional training offices, Health and Human Services' Health Resources and Services Administration and state scholarship and loan guaranty agencies. NASFAA's current elected officers, Board of Directors, committees and task forces, NASFAA staff with their assignments, regional and state presidents, and lifetime and honorary members were listed. The 1992 *Directory* contained the organization's Articles of Incorporation and Bylaws.⁷⁹ By the end of the period of this history, useful facts about NASFAA along with its Mission Statement also appeared.⁸⁰

NASFAA's *Federal Monitor Series* was a useful way for members to keep abreast of federal legislation and regulation. In May of 1994, ten *Monitors* were mailed in a period of less than a week after a regulation's release, as the Department of Education intensified the regulatory process.⁸¹ In response to the desire of the membership as revealed through a survey, the *Monograph Series* reappeared.⁸² The ninth in the series, was entitled *Constructing Student Expense Budgets*.⁸³ The monograph was prepared by N. Christine Crenshaw of the Kansas Board of Regents and sponsored by NASFAA's Need Analysis Standards Committee. With this issue the series became an entitlement and it was anticipated that three would appear each year. The usual means by which members determined how well they were complying with federal student financial aid law and regulations, the *Institutional Guide for Financial Aid Self-Evaluation*, was updated with the 1992-93 and 1993-94 statutory changes and distributed in July of 1994 as the eleventh edition.⁸⁴

Without a doubt, the *Encyclopedia of Student Financial Aid* was an essential reference guide for the practicing financial aid administrator. Consistent with an expanding effort to employ electronic technology where applicable, NASFAA moved to create an electronic version of the *Encyclopedia* which had only existed in paper form. President Martin spoke of the value of automated access to the materials found in the *Encyclopedia* at a meeting of the Board of Directors in April 1992.⁸⁵ The Board authorized the use of the organizations' project development funds to support the initiative.⁸⁶ Completing the *Electronic Encyclopedia* project did not, however, come easily. There were plans to demonstrate the new service at the National Conference in 1993.⁸⁷ It was to be available in IBM-DOS or Macintosh formats and include everything found in the paper edition. Release of the *Electronic*

Encyclopedia to the membership had to be delayed because certain materials were not available in machine-readable form, as well as difficulties defining "relevant text."⁸⁸ Problems with WordPerfect and memory management contributed to further delay.⁸⁹ Beta testing of the electronic product was conducted in the spring of 1996.⁹⁰ At long last, the completed electronic version of the *Encyclopedia* was mailed to subscribers on July 9, 1996.

Besides the many serial materials described in this section, NASFAA also published a host of ad hoc papers and reports in the period between July 1, 1991 and June 30, 1996. For the most part these materials were the outcome of activities of the organization. The most significant of these materials are identified in connection with the initiatives that inspired them.

LIAISON WITH OTHER ORGANIZATIONS

NASFAA maintained its position as the preeminent student financial aid organization in the country during the 1991-96 period. Other organizations, for the most part Washington-based, dealing with student aid, turned to the Association for help developing policy positions, for technical advice, and for training assistance. President Martin spoke of the uniqueness of NASFAA in his report to the Board of Directors at its meeting in April 1994.⁹¹ He noted that it had greater diversity and a larger membership base than the others. Recognizing that the Presidential Associations determined what national policies were advanced, his goal was to insure that in doing so they turned to NASFAA for “the facts—just the facts, nothing more.”⁹²

At its July meetings in 1992 and 1993, members of the Board of Directors were briefed by President Martin on NASFAA’s relationship with Washington’s other higher education organizations.⁹³ Major control of what took place rested with a subgroup of the Washington Higher Education Secretariat. It was composed of the American Council on Education (ACE), the American Association of Community and Junior Colleges (AACJC), the American Association of State Colleges and Universities (AASCU), the American Association of Universities (AAU), the National Association of Independent Colleges and Universities (NAICU), and the National Association of State Universities and Land Grant Colleges (NASULGC). The Secretariat consisted of thirty members: besides ACE, they were the associations representing all types of American postsecondary education and professional responsibilities such as the business officers (NACUBO), the registrars (AACRAO), and admissions professionals (NACAC).

In 1996, NASFAA held formal membership in ACE, the Committee for Educational Funding (CEF), the Council for the Advancement of Standards (CAS), and the National Collegiate Athletic Association (NCAA).⁹⁴ It was NASFAA’s practice to exchange its publications and other materials with a number of Washington-based higher education organizations.⁹⁵ NASFAA senior staff also served as representatives to several of the organizations concerned with student financial aid. For example, President Martin attended the monthly meetings of the ACE Secretariat. Executive Vice President

Crissman was the representative to CAS. Assistant Director of Governmental Affairs Ken McInerney was a member of the Executive Committee of CEF. Other staff were designated to attend, on the Association's behalf, the ACE sponsored weekly sessions of the Washington organizations concerned with student financial aid.

It was also the case that a number of organizations sent their representatives to the meetings of NASFAA's Board of Directors. They were usually extended the opportunity to inform the Board of their activities related to NASFAA's interests, while learning what the organization was doing or planning. Represented regularly at Board meetings between 1991 and 1996, in addition to the ever present Department of Education, were the United Student Aid Group (USAGroup), the American College Testing Program (ACT), the College Scholarship Service (CSS), the National Council of Higher Education Loan Programs (NCHELP), and the National Council of State Scholarship and Grant Programs (NCSSGP). Other organizations attended on occasion and made special presentations including CAS, the United States Student Association (USSA), the NCAA, and the Advisory Committee on Student Financial Assistance, which was an outgrowth of the 1986 Amendments to the Higher Education Act of 1965.

Without question, NASFAA's most constant and intense relationship was with the United States Department of Education. While on the surface, it might have appeared at times as a love/hate relationship; it was in fact based upon mutual need and professional respect. It was fortuitous, perhaps, that the Department was joined by several senior staff who had at some point served in the NASFAA leadership. The Director of the Division of Policy Development, Robert W. Evans, had been President of the organization and, briefly, its first National Chairman. He was succeeded in July 1994 as the policy development division head by Jeffery S. Baker, who had often been called upon to fill key commission and committee posts while at San Francisco State University. Elizabeth M. Hicks, Coordinator of Financial Aid for Harvard University, joined the Department on May 1, 1995 as Deputy Assistant Secretary for Student Financial Assistance Programs. Ms. Hicks had long been active on NASFAA's Need Analysis Standards Committee as a member, chair, and commission director and she served on its Task Force on the Implementation of Direct Lending.⁹⁶

NASFAA's contact with the Department for the most part touched on four areas. Perhaps the most important was its monitoring of the Department's administration of the Title IV Programs, particularly the tracking of the usually tedious regulatory process. The organization also sought to insure that its members were promptly informed about changes in programs, often before the Department was able to do so. The expertise and experience that the staff and membership could provide in the area of

training made it only natural for NASFAA to assist in this important function. This was especially true as need analysis and the delivery process were altered significantly. It seemed predictable, too, that the Department would turn to the Association for its reservoir of expertise and experience as electronic and data base initiatives were introduced.

President Martin explained to the Board of Directors in April of 1994 how complicated monitoring the Department's administration of federal student aid had become.⁹⁷ NASFAA's Governmental Affairs staff on a daily basis thoroughly combed the pages of the *Congressional Record* and the *Federal Register* to identify every pertinent Notice of Proposed Rulemaking (NPRM) and legislative proposal. The documents were promptly disseminated to the membership and analysis commenced, involving also the Professional Development staff where that was appropriate. The views that NASFAA members submitted were carefully considered as the Association's response was prepared. Dr. Martin bemoaned to the Board the depressing overregulation of federal student financial assistance and the increase in staff time required to prepare a response.⁹⁸

NASFAA's contracts (and some subcontracts) with the Department of Education led to the issue being raised of whether NASFAA could be as assertive in its dealings with the Department in other areas.⁹⁹ President Martin offered the Board emphatic assurance that his staff went to great lengths to insure the separation of contracts from other matters. Under the National Council of Educational Opportunity Association's contract with the Department, NASFAA continued to help as it had earlier with curriculum materials and other technical details for TRIO staff training.¹⁰⁰ On September 25, 1992, the Department awarded a contract for Title IV delivery system training to the Pennsylvania Higher Education Assistance Authority (PHEAA).¹⁰¹ Under a subcontract, NASFAA would carry out this training, as it had earlier under a subcontract with the College Scholarship Service. The contract was to be in effect for 1994-95, but carried a two-year continuation option. In 1994-95, over 7,000 student financial aid personnel took part in 68 workshops aimed at updating the community on the changes resulting from the 1992 Higher Education Amendments and the Technical Amendments of 1993.¹⁰² One session of the training provided a general view of the new direct loan program which was an outcome of the Student Loan Reform Act of 1993. The following year, the same activity drew over 9,000 aid administrators to 75 of these two-day workshops.¹⁰³

The Department of Education turned to NASFAA, also in 1993-94, to develop curriculum and coordinate training for the first postsecondary institutions chosen to launch the direct loan program.¹⁰⁴ From late January through mid-April 1994, 900 aid administrators and Department officials attended 20

workshops offering technical and programmatic instruction. The following year, 1995, similar instruction was provided for second year participants in the new loan program.¹⁰⁵ As the period under review in this history neared its conclusion, NASFAA was embarking on a subcontract with National Computer Systems (NCS) to conduct the Department's five-year training program.¹⁰⁶

As the data base and electronic initiatives of the Department went forward, NASFAA assumed a guiding role. For example, as the National Student Loan Data System was being developed, it sought to insure that Department staff and representatives of the financial aid community met frequently to iron out the details.¹⁰⁷ Also, President Martin represented the organization on the steering committee of the Department's Project Easy Access for Students and Institutions (EASI).¹⁰⁸ The activity has as its goal serving "as a complete source of student aid information on planning, applying, and paying for education beyond high school."¹⁰⁹ EASI is found on the World Wide Web. A variety of electronic activities, including its Electronic Data Exchange (EDE), were put by the Department on its Title IV Wide Area Network (TIV WAN).¹¹⁰ NASFAA took a positive role in promoting this electronic link between schools and ED databases.

ACE, an umbrella group of the presidents of higher education institutions, served as the "quarterback" for major policy and strategy decisions pertaining to student financial aid. NASFAA staff worked closely with the ACE led Washington Secretariat of Higher Education Institutions and its several working groups.¹¹¹ When ACE's longtime overseer of governmental affairs, Charles Saunders, retired, Dr. Martin was appointed to the committee to find a suitable replacement.¹¹² The selection of Dr. Terry Hartle, with his abundant experience on the staff of the Senate Committee on Education and Labor, was an admirable choice. As planning commenced for the 1997 Reauthorization of the Higher Education Act of 1965, NASFAA sought the help of ACE with the co-sponsoring of a series of workshops on need analysis.¹¹³

The period from July 1, 1991 through June 30, 1996 was marked by concerted efforts to reduce federal student aid funding and to eliminate some programs altogether. It was only natural that NASFAA would join with other organizations to protect educational opportunity. NASFAA had long dealt closely with the Committee for Education Funding that was concerned with education at all levels.¹¹⁴ The organization's focus was on the federal budget and appropriations. Dr. Martin called CEF's efforts "invaluable."¹¹⁵ A newcomer to the advocacy role was the Alliance to Save Student Aid. This initiative, through the mailing of materials and the maintenance of a toll-free telephone number, sought to inform the general public of the value of student financial aid.¹¹⁶ It also engaged in voter registration and promoting participation in the voting process.¹¹⁷ The leadership for the initiative came from ACE, the National Association of Independent Colleges and Universities (NAICU) and NASFAA.¹¹⁸ In the

spring of 1995, NASFAA made \$30,000 available to the Alliance.¹¹⁹ Another \$30,000, with half of it held in reserve, was authorized by the Executive Committee of NASFAA on October 16, 1995.¹²⁰ The U.S. Student Association was another advocacy organization working closely with NASFAA. The staff of the latter presented workshops on the federal budget and appropriations and assisted the former, which had earlier been called the National Student Association, become more effective in championing higher education.¹²¹ In March 1992, USSA bestowed its "President's Achievement Award" on Dallas Martin for his efforts to make the Pell Grant an entitlement.¹²²

During the period under review in this history, the Council for the Advancement of Standards (CAS) invited NASFAA to join its efforts.¹²³ The group dated back to 1979, when it was known as the Council for the Advancement of Standards in Higher Education, and was by 1992 composed of 23 associations representing 75,000 professionals. It had developed standards for 19 functions in higher education and wished to add student financial aid to the list. Some concern was initially expressed by members of the Board of Directors over the imposition of standards. President Martin advised the Board that NASFAA already had similar standards in place and that becoming involved with CAS could help promote the professional status of financial aid administrators at the institutional level. He also characterized the involvement as a means of supporting the work of the Task Force on Institutional Leadership. Ultimately, these concerns were addressed and by the following year, 1993, NASFAA was a member of CAS. NASFAA named a task force chaired by Claire "Micki" Roemer to develop financial aid standards for consideration by CAS. The Board approved the standards in July 1995 for submission to CAS. After several months of negotiation and review by a CAS Task Group and Executive Committee, a mutually acceptable set of financial aid standards was adopted by CAS.¹²⁴

The Advisory Committee on Student Financial Assistance has had a long and interesting relationship with NASFAA since the former's creation by the 1986 Amendments to the Higher Education Act of 1965. This independent body was established to "provide advice and counsel to the Congress and the Secretary on student financial aid matters."¹²⁵ Dr. Martin had served on the committee, but resigned in 1990 when it became apparent that he could thus better serve the organization in the impending 1992 Reauthorization.¹²⁶ Two of NASFAA's Past Presidents, Joe L. McCormick and Lola J. Finch, had served on the committee and past National Chair Vernetta P. Fairley was subsequently appointed to it. While NASFAA and the Advisory Committee worked closely together, the relationship was not without occasional differences of opinion, largely misunderstandings, over issues.¹²⁷ In the 1992 Reauthorization, there were major differences over the common application form, a fee for processing the application form, and the treatment of the assets of low-income families. Subsequently, confusion was created when the Advisory Committee issued its own interpretative communication, as distinct from

a notice by the Department of Education, on the receipt of a fee-based aid application form by an institution that did not require one.¹²⁸ Several NASFAA Board members voiced dismay that financial aid policy statements were emanating from a body which included "inexperienced or unknowledgeable people."¹²⁹ The NASFAA Board invited representatives of the Advisory Committee to make a presentation at its meeting in April 1993 and Chair Lynn Fawthrop and Staff Director Brian Fitzgerald attended.¹³⁰ In general, the presentation stressed the common goals of the two bodies, reducing the paperwork confronting the campus aid administrator and simplifying and expediting the student aid delivery process. Ms. Fawthrop noted that her committee had not taken a position, either pro or con, on federal direct lending.

NASFAA's long and productive relationship with two other organizations are worthy of reference. NACUBO was one of these. NASFAA and NACUBO continued the annual co-sponsorship of student loan management and collection workshops.¹³¹ Also, NASFAA staff cooperated with NACUBO's Student Related Programs Committee.

When one examines the relationship between NASFAA and the other organization, the NCAA, the key role played by future National Chairman Marvin Carmichael is soon apparent. The former provided guidance for the student aid section in the NCAA manual.¹³² NCAA workshops were held at NASFAA National Conferences. NASFAA was regularly represented on the NCAA Commission on Financial Aid and Amateurism and, in response to a communication from the NCAA, the majority of the NASFAA Board indicated a desire for greater future cooperation between the two organizations.¹³³ Also in the sphere of athletics, although not NCAA related, in the autumn of 1991, NASFAA was asked by the Chevrolet Car Division of the General Motors Corporation to select a needy Notre Dame student to receive a scholarship for each of its six home football games.¹³⁴ A scholarship recipient was also chosen from the student body of the Fighting Irish's opponent in those games. NASFAA would seek nominations from the seven institutions involved and appoint an independent committee to chose the recipients of the \$1,000 awards.

PROFESSIONAL DEVELOPMENT

A NASFAA membership survey conducted in the autumn of 1995 revealed that members perceived the organization's primary purpose was insuring that policy makers understood the value of student financial aid. The professional growth of the aid administrator was next on the list.¹³⁵

As in my earlier work, I have decided to treat again in this section of the history:

- Training, except for that provided by NASFAA to other organizations under contract;
- Research;
- Minority concerns; and
- Conferences and Awards.

I have concluded that the work of the Task Force on Institutional Leadership appropriately belongs here as well.

Training

The Executive Committee of NASFAA had determined in the 1980s what the official training position of the organization would be. Steven Brooks, in his history of NASFAA's first twenty years, attributes this decision to Donald R. Ryan, at the time Chairman of the Training Committee and subsequently a National Chairman.¹³⁶ Mr. Ryan had become concerned that NASFAA was in danger of losing its training contract with the Department of Education. NASFAA's policy provided that NASFAA "will act as an umbrella in organizing, coordinating, and facilitating training efforts as they relate to national, regional and state levels."¹³⁷ Emphasis would be placed on training new aid administrators using CORE materials, although training would also cover management principles and key areas of professional growth.

Subsequently, as the Professional Development Committee assumed the role formerly filled by the Training Committee, NASFAA adopted a centralized and decentralized approach to training.¹³⁸ NASFAA staff (with help from the committee) would prepare the training materials. Alternatively, training could be carried on by the states or regions and would be termed, decentralized. As a general rule, these annual workshop series took place in the autumn.

The 1991 workshops series, "Today's Technical Issues," dealt with topics such as student consumer information, student aid eligibility as determined from data base matches, the consequences of Gulf War service on student aid, ability to benefit testing, and the overawarding of guaranteed loans.¹³⁹ Fourteen centralized workshops occurred, mostly in October, with 373 participants.¹⁴⁰ Another 35 decentralized workshops took place in the regions and states.

Autumn workshops did not take place in 1992 since the staff and the Professional Development Committee undertook extensive preparation for a spring 1993 series, "Refining Reauthorization: Putting Concepts into Action."¹⁴¹ Although the Department of Education was planning its own two-day workshops on Reauthorization, it was expected that the Department would largely provide highlights, while NASFAA would be more specific and include anticipated technical amendments. Because there were too many issues yet to be resolved and negotiated rulemaking was still underway the Executive Committee was prompted to postpone the series.¹⁴² NASFAA's Reauthorization workshops were held in the autumn of 1993, with 17 centralized ones scheduled.¹⁴³ Three of the regions and 12 states elected to conduct their own sessions. In the final analysis, 18 centralized workshops were attended by 788 individuals.¹⁴⁴

In 1994, fall workshops were devoted to student loans and called "Issues in FFELP and FDSLSP: Putting the Pieces Together."¹⁴⁵ A total of 18 centralized workshops were scheduled from November 2 through December 13. Three of the regions and 13 state associations sponsored their own workshops. In all, 32 workshops took place in the fall of 1994 with 701 aid administrators participating in the centralized training.¹⁴⁶ Also in the autumn of 1994, the Professional Development Committee published a survey form in the December *NASFAA Newsletter* to ascertain training needs.¹⁴⁷ The 680 respondents, just over half of whom had ten or more years in the student financial aid field, identified 28 training areas. The areas most frequently mentioned turned out to be: "Disbursement/Refund/Repayment; FFELP/FDSLSP; Program Review, Audits, Evaluation; SPRE; Policies and Procedures Manual Requirements; Verification; Use of Automation and Technology in the Financial Aid Office; Reporting Requirements and Reconciliation; and Recordkeeping Requirements."¹⁴⁸ Fall workshops were the most popular form of training, but self-instructional materials, videotapes, and the new video conferences were also identified as desirable in that order of preference.

The Professional Development Committee obviously heeded the results of its training survey as it planned the fall 1995 workshop series. The topic selected was "Back to Basics: Ensuring Good Cash Management and Refund and Repayment Practices."¹⁴⁹ Twenty-two centralized workshops were scheduled from November 1 through December 15. Three of the regions and eight state associations planned decentralized training. The topic was quite popular: 1,153 individuals attended the centralized training and a total of 31 workshops were held.¹⁵⁰

As an outgrowth of 1994 training survey recommendations, a workshop was held before the National Conference in July 1996.¹⁵¹ The training was undertaken on the Association's behalf by KPMG Peat Marwick LLP and the Evans Consulting Group. About 60 participants learned about reengineering the financial aid office in the half-day training titled "Keeping Pace with an Ever-Changing Environment."¹⁵²

NASFAA's printed training materials continued to be used extensively. These publications were originated by the Association at an earlier time.¹⁵³ *CORE* was valuable primarily for training student financial aid staff who had less than two years of experience in the field. A *CORE* update was completed in 1992 with a historical section on student aid, a list of common acronyms, and expanded treatment of the Guaranteed Student Loan Program.¹⁵⁴ Changes brought about by the 1992 Reauthorization needed to be incorporated into the 1993 *CORE*. Two regions chose *CORE* for their week long training of new aid personnel.¹⁵⁵ Expanding some of the areas identified in the 1994 training survey made the materials even more helpful.¹⁵⁶ When the 1996 distribution of *CORE* to the regional and state

associations was made, the weight total approached 21 pounds. It also became possible for individuals as well as institutions to buy the materials.

Another set of training materials intended for the financial aid administrator, particularly valuable for in-house training, was *Financial Aid Concepts for Training Staff (FACTS)*. It was constantly being improved and made more useful and was directed at "staff members new to financial aid, staff members with financial aid experience at another institution and current staff."¹⁵⁷ As with *CORE*, this self-learning instrument had to be updated to reflect the 1992 Reauthorization.¹⁵⁸ In the spring of 1994, the publication underwent significant enhancement.¹⁵⁹

Recognizing the vital role that secondary school counselors play in the student aid delivery process, NASFAA insured that instructional materials were available for them as well. These materials, which were sent annually to regional and state financial aid associations so they could conduct training, covered key concepts and procedures.¹⁶⁰ The set came with an instructor's guide, a handbook on basics, teaching scripts, and overheads. A useful publication for anyone advising students and parents about financial aid, including high school and TRIO advisors, was *THE ADVISOR: A Counselor's Guide to Student Financial Assistance*. The publication underwent an annual update under the watchful eye of the Professional Development Committee and by 1995 was in its seventh edition. A new publication, *Timely Information for Parents and Students (TIPS)*, was initiated in spring 1993.¹⁶¹ Immediately following its introduction, plans were undertaken to make it more readable and to add more information for non-traditional students. The 1995-96 revision offered a caution about using scholarship search firms and financial aid consultants.¹⁶²

NASFAA introduced a new training tool in the autumn of 1992: an interactive videoconference.¹⁶³ Joining with PBS, AASCU and Old Dominion University, it was offered at 403 different sites across the country. The teleconference highlighted changes in federal student financial aid brought about by the 1992 Amendments to the Higher Education Act of 1965. Actually, two videoconferences were conducted; the first was for institutional policy makers and the second was for aid administrators. Another video conference with the same sponsors took place in 1993-94.¹⁶⁴ Beamed to 209 sites, the interactive conference covered direct loans, accreditation, and State Postsecondary Review Entities (SPREs).

A couple of other developments in the area of training and technical assistance are also worthy of note. In April 1996, NASFAA announced the creation of two internships in its office.¹⁶⁵ One individual would assist in the preparation of a Policies and Procedures Manual for NASFAA members. The

other would help members improve electronic communications and help with PEN. While the positions were not salaried, NASFAA would contribute toward the expenses of traveling to and living and working in Washington, D.C.

Another significant initiative was the development of a *Speaker's Directory*.¹⁶⁶ The idea of the directory had surfaced during the National Chairmanship of Paul Aasen. It was implemented in 1993-94 under the direction of the National Conference and Professional Development Committees. The directory was expected to benefit the planners of conferences and professional development initiatives. It would not only include individuals with financial aid expertise but others in areas useful to the aid administrator. The March 8, 1994 *NASFAA Newsletter* offered a *Speaker Directory* entry form. In the spring of 1996, the directory was updated and also available on PEN.¹⁶⁷

Research

NASFAA maintained a very active research agenda during the period from July 1, 1991 through June 30, 1996. The Research Committee objectives were spelled out in a mission statement adopted in 1991-92.¹⁶⁸ The promotion and facilitation of research were the overarching goals. These goals would be achieved largely through training, coordination, and publishing results. The committee planned to work with other NASFAA committees and organizations to fulfill common research needs. The Research Committee continued the annual Sponsored Research Grant Program; updated the Student Aid Bibliography; maintained and improved the Rapid Survey Network; and prepared an institutional financial aid research manual. The committee also developed data collection standards for student financial aid research, including exercising oversight in such major national research initiatives as the Education Department's National Postsecondary Student Aid Study and the joint NASFAA/College Board *Survey of Undergraduate Financial Aid Policies, Practices and Procedures*.

The Research Committee was recognized for its valuable work when in 1993-94, it was chosen as one of NASFAA's two Committees of the Year. The Sponsored Research Grant Program had been initiated by NASFAA in 1987 and, because of its great success, afforded permanent status two years later.¹⁶⁹ The fifth anniversary of the program was observed with the 1991-92 grant competition.¹⁷⁰ By that juncture ten proposals had been supported and completed. Topics such as the effect of student aid on institutional marketing, enrollment choice, and student retention were popular research topics. Competition for the awards was an annual occurrence and 1993-94 saw three new grants made and the completion of doctoral dissertations by two earlier recipients.¹⁷¹ The solicitation of proposals for 1995 ran in seven pages of the November 28, 1994 *NASFAA Newsletter* and publicized the fact that the number of grants awarded would be determined by budget considerations with a range of from \$500 to \$5,000.¹⁷² Applications were invited from aid administrators, students, and others engaged in research, including teams. Topics for the proposed investigation were not restricted but certain ones were suggested, such as changes in student aid administration brought about by the 1992 Amendments to the Higher Education Act of 1965. The ninth annual competition in 1995-96 resulted in four awards being made.¹⁷³

The Annotated Student Aid Bibliography, actually bearing the more formal title of the *Annotated Bibliography of Literature on Student Financial Aid*, was a very useful tool even for NASFAA members whose primary interest was not in conducting research. In 1992-93, the Research

Committee announced that the bibliography was now on computer disk.¹⁷⁴ A further update, done the following year, added 591 entries for 1988 through 1992.¹⁷⁵ Besides its availability on disk, it could also be found on PEN. By 1995-96, the committee had added materials published through 1995.¹⁷⁶

The Rapid Survey Network had come into being in 1986 on an informal basis and enabled NASFAA to obtain immediate and representative member views on critical federal student aid issues.¹⁷⁷ Fresh participant samples were selected from time to time to insure a valid statistical profile. In April 1992, the Research Committee, which was charged with maintaining the validity of the network as "a preselected, stratified random sample" of the membership, chose 350 new participants.¹⁷⁸ The sample consisted of eleven types of institutions, stratified by control, size, and educational purpose. In 1992-93, the survey secured opinions on the staffing model project, direct lending, and federal need analysis.¹⁷⁹ Need analysis was again the survey subject the following year.¹⁸⁰ In 1994-95, NASFAA and ACE turned to the survey to secure data on guaranteed student loan use.¹⁸¹

Besides its efforts to maintain existing NASFAA research initiatives, the Research Committee helped facilitate research in two important ways. Preparation of a research manual was undertaken in autumn 1993.¹⁸² An editor to oversee the project was chosen along with an author for each of the eight sections. The number of chapters was reduced to seven and six were completed in 1994-95.¹⁸³ Careful editing and detailed preparation delayed the publication of the manual that had been scheduled for 1996.¹⁸⁴ A related project undertaken by the Research Committee was to develop national standards for the collection of financial aid data.¹⁸⁵ To carry out its responsibility for coordinating student financial aid research, in 1992 the committee reported the results of a state and regional association survey of research.¹⁸⁶ The survey results were published in the March 9, 1992 *NASFAA Newsletter*.

NASFAA has long played a significant role in national studies seeking to evaluate financial aid policies and procedures.¹⁸⁷ The Research Committee viewed the National Postsecondary Student Aid Study (NPSAS), done by the National Center for Education Statistics, as the most valuable financial assistance data in the country.¹⁸⁸ NASFAA, for example, prepared training materials for NPSAS staff who visited institutions to gather data. Committee members and staff also assisted the technical review panel.¹⁸⁹ Part of the oversight of the study included evaluating data collection software.¹⁹⁰

The periodically administered Survey of Undergraduate Financial Aid Policies, Practices and Procedures (SUFAPPP) was jointly sponsored by the College Board's Washington Office and NASFAA. It was a comprehensive data source on how financial aid offices functioned.¹⁹¹ The results of the 1995-96 administration offered insight into what institutional changes had occurred as a result of the 1992 Amendments to the Higher Education Act of 1965. The survey was mailed on May 6, 1996 to

NASFAA members which enrolled undergraduate students. This was the fourth time the survey had been done.¹⁹² The findings would be of value to NASFAA's Board of Directors, Reauthorization Task Force, and Need Analysis Standards Committee as they began preparations for the next Reauthorization. The rather short turn-around time for submission of the completed survey was extended to maximize the response rate.¹⁹³

Multi-Cultural Concerns and Initiatives

NASFAA continued to emphasize identifying ways to extend higher education opportunities to under-represented student groups, many of whom were students of color, and in advancing the role of the minority financial aid administrator. The Minority Concerns Committee changed its title to the Multi-Cultural Initiatives Committee in 1992-93.¹⁹⁴ The change was made to emphasize the need for diversity in the student aid profession.

The most innovative of the committee's outreach efforts was the Carnival of Learning, held for the first time at the National Conference in Louisville, Kentucky in 1994. One hundred fourth graders from disadvantaged backgrounds were brought together the day before the conference began.¹⁹⁵ Featuring an inspirational speaker, fun games and keepsakes, the carnival (which was the idea of National Chairwoman Claire "Micki" Roemer) sought to acquaint participants with the value of postsecondary education and to make them aware that financial resources were available to help pay for it. The 110 fourth and fifth graders who attended the carnival took with them tote bags, school supplies, and materials describing student aid.¹⁹⁶ The carnival proved such an overwhelming success that it has become an annual event at National Conferences. The 1996 carnival in Denver was replete with pizza and other tasty treats, music, and a myriad of games.¹⁹⁷ Another outreach activity of the Multi-Cultural Initiatives Committee was the *Early Awareness Resource Guide*. Assembled by the committee, the guide featured the best of printed materials and videos.¹⁹⁸ It was distributed at the National Conference in 1994. In the winter of 1996, the committee solicited materials to revise the guide.¹⁹⁹ By June 1996 an updated version of the guide was in preparation.²⁰⁰ In 1994-95 the committee took Nebraska's early awareness "Look to the Future" project nationwide.²⁰¹ The endeavor entailed distributing instructional materials about career and college planning to fourth grade teachers around the country. The curriculum was put to use in fifty fourth grade classrooms.

The Multi-Cultural Initiatives Committee sought to respond to the special needs of minority financial aid personnel, including their advancement in the profession and the association. In 1991, it published a pamphlet entitled, "Roadmap to Involvement."²⁰² The publication offered suggestions on how to become involved in financial aid associations at the state, regional, and national levels. A revised *Directory of Minority Financial Aid Personnel* made its appearance in 1993.²⁰³ It was designed to help with employment recruitment and to identify individuals to serve on committees. An activity

with similar objectives was the Minority Financial Aid Administrators Resource Bank.²⁰⁴ Entries were solicited through a questionnaire published in the *NASFAA Newsletter*. The data were available upon request and identified as a means of achieving greater minority participation in NASFAA. Another popular activity was the Multi-Cultural Leadership Breakfast at every National Conference. Every NASFAA aid administrator who returned a data sheet to the minority resource bank was invited to attend and become acquainted with the Association's leadership and officers from the state and regional associations.²⁰⁵ A highlight of the event was an inspirational presentation by a highly regarded minority educator.

Conferences and Awards

The highlight of the year for many financial aid professionals is NASFAA's National Conference. From 1991-1996, it continued to take place in July. At this event NASFAA's most prestigious awards are conferred, hence the title of this section. A second conference, known as the Leadership Conference, is typically held in March of each year and serves as valuable preparation for the future leaders of the national, regional, and state financial aid associations.

The National Conferences

The organization's first National Conference had taken place in Aspen, Colorado in 1975.²⁰⁶ By 1985-86, consensus had been reached to rotate the conferences between Washington, D.C. and the six NASFAA regions. These meetings sought to inspire attendees through the major addresses, provide sessions on theory and practice to make them more effective in their offices, and offer fun and relaxation with old and new colleagues. Conference participants twice had the opportunity, as the social event, to attend baseball games featuring title contenders in the National League. In 1992, the National Conference was held in St. Louis, Missouri, virtually under the impressive Gateway Arch situated on the west bank of the mighty Mississippi.²⁰⁷ The theme selected by the Conference Committee was appropriately "Spirit of our Past...Gateway to Their Future."²⁰⁸ Senator Paul Simon of Illinois and several Capitol Hill staffers brought the latest Reauthorization news from Washington but many attendees left with considerable uncertainty about what the future would bring for the federal student aid programs. A highlight of the conference was a plenary session devoted to the new concept of Total Quality Management presented by Dr. Helen Earle Chaffee of the University of North Dakota.²⁰⁹ The attendance of 1,641 was the largest in the organization's history.

From St. Louis, Missouri, NASFAA moved on to San Diego, California, for its National Conference in July 1993.²¹⁰ The Conference Committee chose "Communications, Connections, and Calling: Channel Markers Guiding our Profession," as the theme. The success of the committee's planning efforts led to its selection as Committee of the Year. Two new key players on the Washington scene were featured speakers. The first was the new Assistant Secretary for Postsecondary Education, David Longanecker; the second, Terry Hartle, although not new to Washington since he'd worked as a Senate staff member, had just become ACE's Vice President for Governmental Relations. The Vice

President for Undergraduate Education at Indiana University-Purdue University, J. Herman Blake, urged his audience to find ways to be of particular assistance to underrepresented students on college campuses. For the second year in a row, a record was broken as attendance swelled to 1,965.

The 1994 National Conference in Louisville, Kentucky had as its theme, "On Track for Students—the Winning Ticket."²¹¹ The Conference Committee again won Committee of the Year honors, although this time sharing them with the Research Committee. The former Chancellor of the State University of New York, D. Bruce Johnstone, identified for the attendees the "five great imperatives of higher education—quality, productivity, accountability, equality, and integrity."²¹² The importance of cultural diversity, and the value of humor were stressed in two presentations. As a contribution to the less fortunate in the conference city, many of the participants brought books to be donated to the Salvation Army transitional shelter and unused conference food was donated to a food bank that served the homeless. The Carnival of Learning debuted, with the popular event attracting 110 fourth, fifth, and sixth graders who learned of the value of education.²¹³

San Antonio, Texas, hosted the NASFAA Annual Conference in July 1995 and 2,033 individuals, including 72 exhibitors, attended.²¹⁴ The theme was "A Fiesta on the Riverwalk."²¹⁵ Need analysis, the federal budget, and significant Washington developments were prominent among the issues discussed. Ample opportunity was provided for participants to exchange views with the many Department of Education staff in attendance. Earlier outreach and community activities such as the book drive and the Carnival of Learning were also continued.

A record breaking 2,563 people came to Denver, Colorado, in July 1996 for the National Conference.²¹⁶ Previously, convention sessions were confined, for the most part, to NASFAA's headquarters hotel, but the size of attendance finally made it necessary to use a separate conference center. The event marked Dr. Martin's twentieth year at the helm of NASFAA. A tribute to Senator Clairborne Pell on his impending retirement from the Senate was a part of the program and was particularly moving because three Pell Grant recipients shared their stories and what the help had meant to them. Unfortunately, the Senator's health precluded his being present, but a tape of the tribute was made for him. Numerous update sessions covering a host of topics were offered by the staff of the Department of Education. The conference theme, "A Mile High Adventure," seemed ample justification to include in the program a presentation by Air Force Lieutenant Colonel Richard Searfoss, an astronaut who had docked with the Russian Space Station Mir. The Carnival of Learning, the book collection effort, and the Minority Leadership Breakfast had become integral parts of the conference.

The Leadership Conferences

The first of NASFAA's invitational Leadership Conference series took place in 1985.²¹⁷ Actually, the annual conferences that had preceded the National Conference series which began in 1975, had also been called leadership conferences. The new series is typically held in March in Washington, D.C. This invitational event offers training for regional and state student financial aid association presidents and presidents-elect.

March 1992 saw 66 leaders and leaders-to-be from 44 states and the six NASFAA regions participate.²¹⁸ Two At-Large Members of the Board of Directors also attended. The following year, 1993, afforded the 51 participants the opportunity to become versed in student aid advocacy, diversity, associational resource management, and professional development.²¹⁹ Attendance at the 1994 conference, which took place over two and a half days, numbered 53.²²⁰ The sessions were focused on technical and regulatory matters and sought to insure that the participants would be better motivated and more effective leaders a result of the experience. The 63 individuals who came to Washington, D.C. for the 1995 conference were given the opportunity as part of the program to meet with their Congressional representatives.²²¹ As in prior conferences, presentations stressed cultural diversity, legislative and regulatory advocacy, and association management. The 1995 conference marked the first time that the event was open to any NASFAA member wishing to attend.²²² The conference held the following year drew 65 attendees.²²³ The agenda continued to focus on equipping those who came to return to their associations prepared to be better leaders.

Association Awards

NASFAA's four major awards continued in the period of this history to consist of Lifetime Membership, Honorary Membership, Distinguished Service and Meritorious Achievement. Several other valued awards existed which the Association could bestow. For example, the National Chair annually selected a Committee of the Year, which on occasion was shared. Several of these awards have been noted in this history in connection with the work of specific committees. Leadership awards recognizing significant contributions at the regional and state association level were announced at the National Conferences but presented at the annual conferences of the regional associations. An honor, called the Robert P. Huff Golden Quill Award, was presented each year, at the National Conference, to recognize significant published scholarship in student financial aid. Also annually, awards were made to state associations for outstanding service to the profession, service to students and families, and service to constituencies outside of the field. A fourth award category was added in 1993-94.²²⁴ It was aimed at stimulating and recognizing cultural diversity and access projects.

NASFAA's Lifetime Membership was bestowed on the author of this history at the National Conference in San Antonio in July 1995.²²⁵ This marked the third conferral of this honor; previous recipients were Alan W. Purdy of the University of Missouri and Edson W. Sample of Indiana University at Bloomington. By definition, this is the highest award which the Association can confer on a member or affiliate. It typically recognizes exceptional service to the organization over an extended period of time.²²⁶

Honorary Membership, the highest award which can be presented to a non-NASFAA member, again marks an exceptional contribution to student financial aid over a lengthy period.²²⁷ Recipients of this honor have included Members of Congress, a past Secretary of Education and a past Commissioner of Education. No Honorary Membership was conferred between July 1, 1991 and June 30, 1996. The names of Lifetime Members and Honorary Members appear annually in the *NASFAA National Membership Directory*.

Distinguished Service Awards honored nine individuals in the period under review. To be selected an individual need not be a member of NASFAA, but he or she must have made a substantial contribution over a lengthy period to further the goals of the Association.²²⁸ It has become the custom for the award to be conferred upon the retiring National Chair at the conclusion of his or her duties. Accordingly, the 1992 selection was Harvey Grotian of the University of Michigan.²²⁹ The following year the award went to National Chairman Paul G. Aasen of Gustavus Adolphus College of Minnesota, need analysis expert Natala K. Hart of Indiana University-Purdue University, and William L. Moran of the Department of Education.²³⁰ The outgoing National Chairwoman, Claire "Micki" Roemer, was one of two recipients in 1994.²³¹ The other was D. Bruce Johnstone, who had recently retired as Chancellor of the State University of New York and had been over a long period a prolific contributor to the literature of student financial aid. At the same meeting, the Robert P. Huff Golden Quill Award was appropriately conferred on Dr. Johnstone.²³² The single award in 1995 went to retiring National Chairwoman Vernetta Failey of the University of Southern Mississippi.²³³ Besides 1995-96 National Chairman William Irwin of Lock Haven University of Pennsylvania, the 1996 award was conferred on Dr. Robert T. Atwell upon his stepping down as the very effective President of the American Council on Education.²³⁴

NASFAA's Meritorious Service Award is given as appropriate to a person who has made a single contribution of immense value to the organization or the student financial aid field.²³⁵ There were five individuals selected for this award in the five years under review in this history. Mark Heffron, ACT's longtime expert on the financial aid delivery process and need analysis, was selected in 1992.²³⁶ Four awards were made in 1996.²³⁷ As previously noted, three of these went to individuals who had advanced the organization's electronic services, including its Web Site.²³⁸ The fourth award went to Joseph A. Russo of Notre Dame University for his brilliant editorship of the *Journal of Student Financial Aid*.

The Task Force on Institutional Leadership

The Task Force on Institutional Leadership sought to promote the role of the financial aid administrator in institutional administration and make campus policymakers more fully aware of the importance of student financial aid. The task force was active between its initial convening in 1993 and the release of its final report in spring 1995. President Martin advised the Board of Directors in November of 1993 that new links were needed to presidents and institutional governing boards, and he looked forward to the identification of how this could be accomplished in the light of higher education's new found public attention.²³⁹ Earlier Dr. Martin had attributed the project to the thinking of 1991-92 National Chairman Harvey Grotrian.²⁴⁰ Chairman Grotrian saw the goal of the task force as insuring that the campus financial aid office would become "a critical member of the institution's leadership management team."²⁴¹

Getting the project underway took somewhat longer than Chairman Grotrian had expected. By summer 1993, however, work was underway and NASFAA members had the opportunity to add input.²⁴² President John T. Casteen III of the University of Virginia was selected as its Chairman and Rhonda Norsetter, Assistant to the President for External Affairs at the University of Wisconsin-Madison, was chosen as Vice Chair. Dr. Casteen planned to brief a luncheon session at the National Conference in San Diego about what he expected his group to achieve. He and Ms. Norsetter would then conduct two round tables at which members would be asked to express their views about the positive and negative aspects, including the causes, of the financial aid office's relations with the other parts of the institution.

Attendees at the National Conference in San Diego in July 1993 heard task force Chairman Casteen give a detailed explanation of the group's efforts.²⁴³ He declared that the time had come "to reposition the financial aid profession within institutions by moving aid administrators' concerns and expertise into the mainstream of institutional management, policy setting and decision making."²⁴⁴ The 17 member task force, composed of college presidents and other institutional leaders, financial aid administrators, business officers, and faculty, had met twice in 1993-94 to identify the most compelling financial aid issues. It was seeking in its four working groups to develop techniques to manage these issues. Dr. Casteen observed that the final draft report of the task force would provide aid administrators with a "tool kit" to help respond to the recommendations aimed at college presidents.²⁴⁵

On the eve of the release of the final report, President Martin predicted that it would help show college presidents and trustees ways in which financial aid people could be important partners in campus decision making.²⁴⁶ "A Report to the Leaders of America's Colleges and Universities: Meeting the Challenge of Student Financial Aid" was first distributed in March 1995 at the annual meeting of the Association of Governing Boards of Universities and Colleges. NASFAA was overwhelmed with requests for copies and several education publications carried report summaries and editorials pertaining to the report.

The report itself actually consisted of two documents.²⁴⁷ The first was directed toward institutional executives and trustees and identified matters pertaining to equity, finances, risks, and liabilities. A check list of the appropriate questions for them to ask and suggested strategies were included. The report's "Reference Guide" offered financial aid staff guidance on how they could assist in achieving the goals set by the task force. A useful bibliography was also a part of the materials. Several thousand copies of the report were eventually distributed. The task force was recognized when it later received the 1995 Robert P. Huff Golden Quill Award for outstanding scholarship.²⁴⁸

LEGISLATIVE AND REGULATORY ADVOCACY

For a great many members, NASFAA's main functions are to insure maximum financial aid resources, ideally increasing over time, for their students and to avoid unreasonable regulation of their administration of federal programs. The organization was severely challenged to deliver on these expectations from July 1, 1991 to June 30, 1996.

As the period under review in this history began, George Bush, the forty-first President of the United States, occupied the White House. At the other end of Pennsylvania Avenue, the Democrats enjoyed sizeable majorities in both Houses of Congress. The major challenge facing the Federal Government, and this certainly bore on student financial aid issues, was reversing the alarming growth in the national budget deficit. It was estimated in September 1992 that the deficit would climb in the next federal fiscal year to more than \$330 billion.²⁴⁹ In November of 1992, the voters of the United States elected the Democratic Governor of Arkansas, William Jefferson Clinton, to the Presidency.²⁵⁰ The new President would have a 258 to 176 majority in the House of Representatives and a 58 to 52 majority in the Senate. Very soon after his election, Mr. Clinton announced that very high on his agenda was a proposal to replace existing federal loans with a National Service Trust Fund. Under the plan, college students could repay their educational loans through public service or as a percentage of their earned income.²⁵¹

The midterm elections of 1994 brought an unexpected change in the composition of the Congress. Campaigning under the banner of the "Contract with America" which stressed less bureaucratic government and a balanced budget, the Republicans, particularly the candidates for the House, swept into office.²⁵² Republicans in the House gained a margin of 231 to 206 with one independent. On the Senate side the margin favored the Republicans by six, 53 to 47. Concerns surfaced at NASFAA that the in-school student loan subsidy and some campus-based programs would no longer exist. The substantial differences between the Democratic White House and the Republican Congress would lead to battles of such intensity that government operation would come to a grinding halt.

Reauthorizations

NASFAA, from its earliest times, continued to play a major role in reauthorizations of the Higher Education Act of 1965. These reauthorizations should normally take place every four years but often require longer.

The Reauthorization of 1992 was certainly no exception. As early as 1989-90, NASFAA had commenced its planning for the 1992 Reauthorization by the creation of a task force.²⁵³ It was soon apparent that two focal issues would be student aid delivery and need analysis. In April 1991, the NASFAA Board adopted "A Plan for Reform". The proposal called for a single need analysis methodology for all federal student aid and a standard cost of attendance.

As both Houses of Congress completed their Reauthorization hearings by the end of the summer of 1991, the NASFAA staff, which had been present at most of them, was able to note several main concerns which had become apparent.²⁵⁴ These were, in addition to need analysis, the integrity of the programs, the imbalance between grants and loans, assistance to middle-income families, and direct lending. The House Postsecondary Education Subcommittee completed its draft Reauthorization legislation on October 8, 1991.²⁵⁵ A long sought NASFAA goal of making Pell Grants an entitlement program was included in the Subcommittee's bill. Three weeks later, the Senate Committee on Labor and Human Resources adopted without dissent its Reauthorization legislation.²⁵⁶ That bill provided that eventually Pell Grants would become an entitlement. As the Senate bill was eventually passed, however, neither the Pell entitlement nor direct lending were included.²⁵⁷ The House Reauthorization bill, enacted on March 26, 1992, also dropped Pell Grant entitlement language and provided for direct loans, but only as a pilot undertaking.²⁵⁸

As the House and Senate staffs set to iron out differences between the two bills, before going to Conference, NASFAA submitted its views to members of the Conference committee and distributed them as well to the membership.²⁵⁹ Members were also supplied with a comparison of the two bills. Almost 1,500 differences existed between the two versions, with about half pertaining to student financial assistance.²⁶⁰ The legislation emerged from Conference with most of the programs pretty well intact.²⁶¹ The Senate deferred to the House on the direct loan project, although there were differences over the size of the pilot. Pell Grant maximums were authorized to be raised over time to reach \$4,500 a year in 1997-98.

President Bush signed the 1992 Higher Education Amendments on July 23, 1992 at Northern Virginia Community College with NASFAA representatives joining those of other education associations as witnesses.²⁶² Although most of the President's address was about the bill's effects on elementary and secondary education, he did note that standards imposed by the legislation would eliminate institutions with questionable education practices from the federal student aid programs and lower loan defaults. Major questions remained about the implementation of the new need analysis methodology, the free application form, and the use of supplemental need analysis forms.

With the 1992 Reauthorization of the Higher Education Act accomplished, President Martin could reflect on the tremendous commitment of time and effort NASFAA had dedicated to the activity.²⁶³ The staff had tracked every aspect of the tedious process and had provided Congress with the views and proposals of its diverse membership. Four NASFAA committees, along with the Board of Directors, worked on Reauthorization issues. The first was the Reauthorization Task Force which expertly formulated the organization's basic Reauthorization positions. The second was the Need Analysis Standards Committee, which brought forth its ambitious "Plan for Reform", to revamp the need analysis system. A number of the plan's proposals were incorporated into legislation including automatic eligibility for families at a low income level and the use of a single need analysis and cost of attendance for all Title IV programs. Now the student financial aid community awaited news from the Department of Education on how the legislative changes would be implemented and what regulations would be forthcoming. As discussed elsewhere in this history, NASFAA faced the formidable tasks of informing its members of the changes and training financial aid professionals to carry them out.²⁶⁴

Perhaps the most complicated changes brought about by Reauthorization involved the new Federal Methodology.²⁶⁵ While most aid administrators applauded the fact that a single need analysis system for all programs, including Pell, would become operative in 1993-94, the Need Analysis Standards Committee felt compelled to address such difficult issues as determining attendance costs and how to apply professional judgment.

Another area that had to be addressed was collecting the supplemental data which many institutions felt were necessary beyond what could be obtained from the Free Application for Federal Student Aid (FAFSA). The results of an inquiry made using NASFAA's Rapid Survey Network provided insight into this issue.²⁶⁶ Of the 75% response rate from the sample of schools, 51% of the institutions questioned the accuracy of the new methodology's results. Sixty percent of the respondents indicated that they would expect their financial aid applicants to submit a supplemental form. The absence of FAFSA questions regarding estimated year income and the composition of the family were of particular concern. Also lacking were medical and dental expenses and asset information for lower-income families.

The autumn of 1993 saw congressional approval of technical amendments to address some of the unfinished business of the 1992 Reauthorization.²⁶⁷ President Martin identified two of the changes made and expressed the hope that they would not be disruptive to the financial aid awarding process.²⁶⁸ First was the elimination of the 30% cap on institutional verification of data submitted by students under consideration for federal aid. Some aid administrators were concerned that the Secretary of Education might choose to raise the percentage. The other issue involved alteration of professional adjustment provisions which produced changes in Pell Grant eligibility, largely as a consequence of the new single need analysis methodology. Dr. Martin noted with obvious regret that Pell Grant "bottom-line adjustments" advocated by NASFAA had not been accepted by Congress.²⁶⁹ Other changes resulting from the amendments dealt with allocating federal student aid funds to institutions, borrowing and default restrictions, academic year definitions, and State Postsecondary Review Entity (SPRE) procedures.²⁷⁰

It was not long before NASFAA began its preparation for the next Reauthorization which could occur in 1996 but in reality would likely be a year or two after that. The Board of Directors approved a resolution authorizing six Reauthorization Hearings.²⁷¹ Dr. Martin hoped to co-sponsor the hearings with ACE. He hoped, too, that the hearings could occur at the regional student financial aid association meetings. Additional hearings were also a possibility.

By the conclusion of the 1995-96 year, NASFAA's Reauthorization Task Force had swung into action and already reviewed existing federal student financial aid law.²⁷² The task force set a rather grueling time schedule, largely dictated by Congress' own planning. It anticipated presenting its preliminary recommendations for Reauthorization to the Board of Directors by November 1996. The final recommendations would come to the Board the following April, which was also the time they needed to go to Congress. Reauthorization hearings were held in each of the NASFAA regions in the autumn of 1996. Using all of NASFAA's available communications means, the task force set the goal of affording every member of the Association the chance to present views on how the basic law governing federal student financial aid should be altered.

Budget and Appropriations

The high expectations for increasing federal student financial aid emanating from the 1992 Reauthorization of the Higher Education Act of 1965 quickly dissipated in the throes of the nation's growing fiscal woes.²⁷³ It had been hoped that the end of the Cold War would result in funds, formerly reserved for national security, being made available for social uses, among them, student financial assistance. The realization of NASFAA's long sought goal of correcting the grant/loan imbalance, unfortunately, was to be one of the casualties.

President Bush signed the Fiscal Year 1992 appropriation legislation for the Departments of Labor, Health and Human Services and Education on November 26, 1991.²⁷⁴ Modest funding increases went to Supplemental Education Opportunity Grants (SEOG), College Work-Study (CWS) and State Student Incentive Grants (SSIG). All Title IV programs except Federal Capital Contributions for Perkins received FY-92 appropriations.

The FY-93 budget resolution provided for what the *NASFAA Newsletter* called a "meager" increase in education funding at all levels as well as for job training.²⁷⁵ This minimal increase prompted concern because a shortfall approaching \$1.46 billion in the Pell Grant Program was expected. The Senate-House Conference on the FY-93 appropriations for Title IV programs, other than FFELP, approved \$5.84 billion for Pell Grants, which meant that these awards would have a \$2,300 maximum in 1993-94, \$100 less than in the prior year.²⁷⁶ An additional \$242 million was also to be appropriated to help with the \$1.46 billion shortfall in the program. Modest increases not exceeding more than \$15 million in any one program were approved for SEOG, Federal Work-Study (FWS), the Perkins Federal Capital Contribution and SSIG. The appropriations bill as it went to President Bush for his signature on October 6, 1992 reduced funding by 0.8% for all programs as a condition of President's Bush's approval.²⁷⁷ A rather ominous aspect of the legislation was the authority given to the Secretary of Education to direct postsecondary institutions to verify the data in 100% of their federal aid applications, if he chose to do so.

President Clinton's first State of the Union Message made clear what his priorities would be in the student financial aid area.²⁷⁸ He planned to replace FFELP with the direct loan program and to cover all of the Pell Grant shortfall. It was estimated that the proposed phaseout of FFELP would save \$1.3 billion by FY-97. Another \$200 million would be saved by simplifying the administration of the

campus-based programs. The new President's message made clear, too, that he would seek to implement a public service program to help with college costs for those who participated.

The FY-94 budget resolution adopted by both Houses of Congress in April 1993 in effect placed a freeze, beyond adjustments for inflation, on all discretionary spending, including student financial aid.²⁷⁹ Although the details of how the budget plan would affect individual programs were not yet available, there was speculation that cuts would have to take place in student aid. Savings of about \$4.2 billion over five years were expected to be achieved by replacing FFELP with direct loans. At its first meeting following the release of the Clinton budget, NASFAA's Board of Directors made known its opposition to any reduction in student financial aid spending.²⁸⁰ At this meeting in April 1993, the Board objected to the elimination of SSIG, and declared that direct loans should be subjected to a thorough evaluation before they replaced FFELP.

The FY-94 Labor, Health and Human Services and Education appropriations President Clinton signed into law on October 21, 1993, eroded student aid programs much less than had been feared six months earlier. Prior year funding levels were maintained in FSEOG, SSIG and FWS.²⁸¹ Pell Grants were increased by \$500 million and an additional \$200 million was appropriated toward the program's shortfall. Federal capital contributions to the Federal Perkins Loan Program were reduced by \$7.8 million.

The FY-95 budget announced by the Clinton Administration in February 1994 sought an increase of \$100 million over the prior year in FWS funding.²⁸² The maximum Pell Grant was to be raised by \$100, in part, it was suspected, because \$400 million of the prior year's Pell appropriation remained unspent. It appeared that other forward funded student aid programs would be cut \$38 million and SSIG and Federal Capital Contributions to the Perkins Loan Program would receive no money at all.²⁸³

The budget resolution eventually approved by the Congress sought to lower overall spending during the next five years by \$13 billion more than the Administration had proposed. The appropriation for student aid as it emerged from Conference on September 13, 1994 brought little growth in funding levels from what had been approved the year before.²⁸⁴ An increase in the maximum Pell Grant of \$40 was authorized but the number of recipients was capped. FSEOG, FWS and capital contributions for the Federal Perkins Loan Program were frozen at the FY-94 levels. SSIG, the funding for which the President did not include in his budget proposal, was reduced \$9 million below the prior year.

In the national mid-term election of November the Republicans gained control over both houses of the Congress. The Republicans' success in the Senate was not considered all that surprising, but their

victory in the House had been predicted by few political pundits.²⁸⁵ For the first time in 40 years, Republican majorities would control both chambers. Most of the successful House Republicans had rallied behind the "Contract with America." The Contract called for constitutional amendments to balance the federal budget and impose term limits for Members of Congress. A sizeable reduction in congressional staff and line item veto authority for the President were also sought. Although many agreed that there was need to balance the federal budget, Dr. Martin was concerned that budget reconciliation could be at the expense of the in-college student loan subsidy, campus-based programs and SSIG funding, and the expansion of federal direct loans.²⁸⁶ The efforts to protect the federal student aid programs led to the creation of the Alliance to Save Student Aid.²⁸⁷ NASFAA joined with ACE and NAICU in sponsoring the alliance and took a major role in developing strategy and providing support.

President Martin termed the emerging proposal to reduce federal student aid over the next five years by \$20 billion "unacceptable". He called for a grassroots campaign to prevent it, in the same manner that proposed cuts in Social Security were drawing strong opposition. President Clinton's FY-96 budget plan, which became public in February 1995, called for a \$280 increase in the maximum Pell Grant, while maintaining campus-based programs at the FY-95 levels and cutting SSIG by 50%.²⁸⁸ The fact that Mr. Clinton sought to replace FFELP with Direct Loans by 1997-98 suggested that reconciling the differences between the two parties would be extremely difficult. The disagreement grew as 1995 progressed. The Republicans insisted that changes in the loan programs and in need analysis could produce savings of \$10 billion over the next seven years.²⁸⁹ An area of particular concern for NASFAA was the suggested elimination of the in-college loan interest subsidy for students in graduate and professional education. By contrast, the Administration's balanced budget plan called for eliminating the deficit in ten instead of seven years.²⁹⁰ Proponents of the Clinton plan claimed that it would protect the investment already made in education and training. The Budget Reconciliation Conference Reports were adopted by both Houses on November 17, 1995.²⁹¹ NASFAA advised its members that the legislation, although destined for Mr. Clinton's veto due to the inclusion of a cap on Direct Loans, did contain some unanticipated borrower benefits for students and parents. Borrower grace periods would continue and PLUS would not be subject to higher interest rates.²⁹² Despite his veto of the legislation the President announced a willingness to work toward balancing the budget in seven instead of ten years. It was clear that the President would not further modify his position. Earlier he had sought to replace FFELP by Federal Direct Loans entirely. He was now willing to leave postsecondary institutions free to choose between participating in FFELP or Direct Loans.

The fact that appropriation bills had not been enacted for a number of federal departments meant that they shut down. It was known as early as August 1995 that the Department of Education might

have to cease operations and NASFAA urged its members to think about what a shutdown might mean to them.²⁹³ Agreement was reached between the White House and Congress on September 30, 1995 to fund the government through a Continuing Resolution (CR) which would expire on November 13, 1995. A dispute largely over whether the budget should be balanced in seven years, whose numbers should be used in scoring the budget and Medicare issues, prompted the President to veto the next CR. The first of several government shutdowns, therefore, began on November 14, 1995 and continued until November 20, 1995.²⁹⁴ The consequences were immediate for federal student aid programs. Since data-base matches could not be made by the Department of Education's Central Processing System, FAFSA's were not produced. Fortunately, FFEL and Direct Loan operations were not affected, but institutions found themselves unable to draw down money for Pell Grants and the campus-based programs. The SSIG Program was in a similar situation.

On November 19, 1995, the President and the Congress reached an agreement to balance the federal budget in seven years.²⁹⁵ This accord produced a one day CR, which was followed in turn by another CR of 25 days duration. Departments that did not yet have their appropriations for FY-96 would have some funds to operate until December 15, 1995. Since final agreement could still not be achieved, those departments without appropriations, including Education, shut down again for the second time until January 1, 1996.²⁹⁶ Because additional appropriations bills, although not Education's, had been passed in the interim, fewer federal programs were affected by this shutdown. The major areas in which disagreement persisted were the health programs: Medicare and Medicaid, welfare reform, the size of tax reductions, and Direct Loans.

Another CR was adopted to continue funding until January 26, 1996. As a third shutdown seemed imminent, Congress and the President achieved a temporary accord that assured some funding for the government to operate until March 15, 1996.²⁹⁷ Commenting on the agreement, President Clinton observed that it indicated the likelihood that Pell Grants would be funded for 1997-98 and might even see a \$100 increase in the maximum award. He expected that FSEOG and FWS would also be funded, but was less optimistic about money for Perkins Loans and SSIG. He was uncertain about what limits might be placed on growth in the Direct Loan Program.

In all, 13 CRs were adopted before Congress and the White House could concur on a FY-96 Omnibus Appropriation to fund those departments and programs without their own individual appropriations.²⁹⁸ As the agreement emerged, it became apparent that the maximum Pell Grant would be funded at \$2,470, \$30 higher than in 1995-96. FSEOG and FWS would be held at the same level as 1995-96, while Perkins Loans and SSIG would be reduced by \$64.7 and \$32 million, respectively. It was anticipated that Direct Loan participation would not be capped.

While efforts were still underway to determine what funding would be available for FY-96, President Clinton introduced his budget proposals for FY-97.²⁹⁹ *NASFAA Newsletter* articles greeted the proposals as setting high priorities for education programs while seeking reductions in other areas. The maximum Pell Grant would rise to \$2,700 a year, while SSIG would be phased out over two years. The campus-based programs would remain at their FY-95 levels except for FWS which would receive about a \$63 million increase. Institutions would be able to choose between Direct Loans and FFELP but to achieve budget savings, lenders and guaranty agencies would face greater risk sharing. Also, higher fees would be imposed on FFELP lenders and secondary markets. The President sought funding for an Honors Scholarship Program which would award \$1,000 to high school students who graduated in the top five percent of their class. Mr. Clinton's package included a tax deduction of up to \$5,000 a year for college costs.

As Congress undertook the mark-up of the FY-97 Budget Resolution, it was apparent that differences between the Republican majority and the President would continue to be significant.³⁰⁰ The Senate, for example, proposed lowering the cap on Direct Loan volume from 50% to 20% of all student loans. Borrowers under both Direct Loans and FFELP would be given the same repayment options. The House, for its part, would eliminate Direct Loans entirely and discontinue new funding for SSIG, Perkins Loans, and a host of smaller federal education programs. As the hearings on student aid appropriations got underway in the House in late spring 1996, a cautious air of optimism emerged that the Pell Grant maximum would be raised to \$2,500 a year and that funding for the ever popular FWS Program might receive a higher mark than the President had proposed.³⁰¹ It soon became evident that the President was dissatisfied with the level of student aid funding in the House appropriations bill and it faced a veto for that and other reasons.³⁰²

Looking back on 1995-96, with the series of Continuing Resolutions and the closing down of many federal departments and services, President Clinton felt that the coming together of higher education and other interests supportive of it had prevented much more dire consequences for student financial aid.³⁰³ At the very center of that effort, he placed the Alliance to Save Student Aid. He saw as significant successes the continuation of the in-school interest subsidy for federal borrowers, the prevention of the federal student aid program consolidation and funding reduction, and the avoidance of a cap for the Direct Loan Program. Dr. Martin believed that the carefully orchestrated and persistent efforts of student aid professionals and other college officials had convinced President Clinton to assign a very high priority to education. It was the President's vetoes of the attempted reductions in student aid, Dr. Martin felt, that led the congressional majority to alter its original intentions with respect to student aid. Certainly, a positive development against which future political battles would be waged was the reduc-

tion in the national budget deficit from \$290 billion, when President Clinton entered the Oval Office, to \$107 billion at the end of FY-96.³⁰⁴ President Clinton attributed the decrease at least in some measure to the tax increases President Bush had agreed to in 1990 and the ones Clinton himself had initiated in 1993.³⁰⁵

Regulations

There seems little dispute that the regulation of student financial aid was, at least in the early part of the 1990's, considered to be excessive and, too often, only seeking to address worst case situations.³⁰⁶ A study conducted by the Institute for Higher Education Policy on behalf of the National Association of Independent Colleges and Universities found that in 1992, regulations pertaining to federal student financial aid occupied in excess of 7,000 sections of the Code of Federal Regulations.³⁰⁷ The study termed the rules burdensome, redundant, conflicting and not necessarily related to what they were seeking to regulate. Terry W. Hartle of the American Council on Education contrasted the regulatory approach of Presidents Reagan and Bush with that of President Clinton.³⁰⁸ He characterized the Administrations of the two Republican Presidents as not particularly disposed to propose new regulations or to enforce vigorously those in existence. The Clinton Administration, on the other hand, he found quite indifferent to the cost and paperwork resulting from the rules that it put forward. Perhaps the most promising aspect of the rule dilemma was that by 1996, the Congress, the Department of Education and the postsecondary institutions seemed to have agreed that measures had to be taken to reduce bureaucratic red tape in federal student assistance.³⁰⁹

In his state of the Union Message on January 28, 1992, President George Bush announced that there would be a 90 day moratorium on federal rules.³¹⁰ Federal departments were to use this time to determine how their regulations affected the economic recovery that President Bush sought. Details of his directive were not immediately known and it was unclear whether it applied to new regulations or those already in effect. As part of the President's initiative, student financial aid administrators were asked to inform the Department of Education of those regulations that they felt significantly hindered economic development, were obsolete or created undue burden or expense.³¹¹ In particular, comment was sought on rules that inhibited the achievement of a student's academic goals, created undue expenses for colleges in carrying out their academic programs, or made them less efficient in doing so. A second attempt at a partial moratorium on federal rules occurred on February 17, 1995, when the newly seated Republican majority in the House passed legislation to preclude government departments from imposing most regulations enacted between November 20, 1994 and December 31, 1995.³¹² The House's moratorium was to be discontinued before the December date if major regulatory relief legislation were adopted. President Clinton observed that the time period envisaged by the House's action would interfere with the regulatory implementation schedule mandated by the Higher Education Act and

forestall several significant rules from going into effect. The Senate was not disposed to join the House in its action, preferring instead to provide for legislative review of rules that had a major economic effect.³¹³ It was amenable, however, to a 45 day moratorium on those regulations.

Enactment of the Higher Education Amendments of 1992 obviously provided a watershed of opportunity for imposing new rules and modifying existing ones. The legislation introduced a new approach to creating regulations, called negotiated rulemaking. The process directed the Secretary of Education to conduct public hearings when regulations were prepared.³¹⁴ The hearings were to be open to individuals involved with federal student financial aid programs and would deal with Part B, the Family Education Loan Program; Part G, the General Provisions; and Part H, the Program Integrity Triad of the Higher Education Amendments of 1992. After the hearings, Department of Education staff would prepare draft regulations. The regulations then would be negotiated by groups appointed by the Secretary from nominations by organizations that had participated in the hearings and drawn not just from Washington. The negotiations were to be performed in a timely fashion and be concluded in no more than 240 days. The negotiators were expected to arrive at consensus and the Department indicated that, although it was not bound by any consensus when issuing a Notice of Proposed Rulemaking (NPRM), it planned to do so to the extent that the law allowed.³¹⁵ The negotiations got underway in early January 1993.

NASFAA staff took an active role in the negotiated rulemaking process. President Martin was a member of the Part B group which dealt with FFELP. Joan Berkes of NASFAA worked with Part G, General Provisions. There were also a number of NASFAA member schools whose financial aid administrators were included in the two groups. No student aid administrators took part in the deliberations of the Part H group which dealt with program integrity. There was agreement that the meetings provided a valuable forum for concerns to be aired, but dissatisfaction grew when accord was reached on an issue by all participants except those representing the Department of Education.³¹⁶ One participant, who would likely wish not to be identified, complained to the author that the attorneys often limited the consideration of issues to the point that what had been intended when the process was written into the Higher Education Amendments of 1992 ended up being thwarted.

In January 1994, the Department of Education created two negotiated rulemaking advisory committees composed of "full" members and "associate" members.³¹⁷ One was to help draft rules for Direct Loans, while the other would deal with loan guaranty agency reserves. NASFAA was assigned to full membership in the former, which meant that the organization had a vote, and associate membership, which permitted participation in discussion but no vote, in the latter. An organization which held full membership in one group was automatically assigned associate status in the other. Marty Guthrie was

NASFAA's representative in the Direct Loan group and Larry Zaglaniczny was assigned to the loan guaranty agency reserves group. The Direct Loan group over a period of seven months did achieve a remarkable degree of consensus.³¹⁸ The only issue not agreed to was a contingent loan repayment plan. The loan guaranty agency group, preparing for an NPRM to return excess loan reserves to the government, could only concur on the appropriate process to guide any return of funds.³¹⁹ An accord was not forthcoming on the substance of a draft NPRM.

Clearly one of the most contentious regulatory issues arose over efforts by the Department of Education to implement reviews of higher education institutions by State Postsecondary Review Entities (SPREs) that had been mandated by the Higher Education Amendments of 1992. By a notice in the *Federal Register*, the Department of Education called upon the states to submit plans and budgets for this new activity.³²⁰ Final regulations published by the Department of Education in April 1994 detailed how the triad would achieve integrity in the student aid programs for which it was responsible.³²¹ The triad as envisaged by the Higher Education Amendments of 1992 was to include the Department of Education, the SPREs acting on behalf of the states, and the accrediting agencies.

By June 1994, the Department of Education released the criteria for the referral of institutions to the SPREs.³²² High loan default rates and unfavorable audit reports or the failure to submit the results of audits in a timely manner would trigger a review. Problems with the Department's system to select candidates for reviews was acknowledged by its officials in December 1994.³²³ Erroneous data on missing or late audits caused a number of institutions to be notified that they were being designated for reviews. The Department indicated that the appeals from 90% of the recipients were expected to be granted because of the mistakes. The new Speaker of the House of Representatives, Newt Gingrich, learned of higher education's displeasure with the SPREs when he spoke to the annual meeting of the National Association of Independent Colleges and Universities (NAICU) on February 1, 1995.³²⁴ Much to the glee of those attending the meeting, he expressed a willingness to put the program on the "Corrections Day chopping block."³²⁵ It was the elimination of funding for the SPRE initiative that eventually led to its demise. In its FY-95 Rescissions Bill, the Senate earmarked \$10 million for the SPREs, although the House targeted them for elimination.³²⁶ The final rescission action by the Senate for FY-95 withdrew all funding.³²⁷

Another controversial regulatory issue pertained to the use of race or national origin as a condition for receiving a scholarship. For all practical purposes the effect of minority scholarship guidelines announced by Secretary of Education Lamar Alexander in 1991 precluded higher education institutions that received Title IV funds from setting up scholarships restricted to a particular race or national origin.³²⁸ To do so was deemed a violation of the Civil Rights Act. Substantial criticism of the position

taken by the Department came from virtually all quarters of higher education, including NASFAA.³²⁹ Critics of the guidelines urged the Department to withdraw them. At the behest of Congress, the General Accounting Office (GAO) later undertook, by means of a random sample, a survey of the use of race-based scholarships in the nation's colleges and universities.³³⁰ GAO found that although such scholarships were awarded by many schools, they accounted for a small proportion of total scholarships and scholarship dollars awarded in 1991-92. Further, the GAO report noted that some schools believed these scholarships were valuable recruiting tools.

In February 1993, a federal appeals court ruled that public higher education institutions could award scholarships based on race to African American, Latino, and Native American students, sustaining a ruling by a lower court that making such awards did not contravene the Civil Rights Act of 1964.³³¹ The Clinton Administration also seemed disposed to allow continuation of the practice of awarding scholarships restricted to race. The new Secretary of Education, Richard Riley, wrote to college presidents in March 1993 that he sought to eliminate the confusion created by the earlier guidelines.³³² He advised the presidents of higher education institutions not to change their existing policies, until new rules, based on the GAO survey results, were known. These guidelines, as finally announced almost a year later in 1994, declared that institutions could use awards based on race "to remedy past discrimination and promote campus diversity, without violating federal anti-discrimination laws."³³³ A notice in the *Federal Register* on February 23, 1994 confirmed these guidelines, but clarified that Title IV funds could not be used for such awards.³³⁴

NASFAA took a position on another important issue involving the government and the higher education community. This one did not involve a federal regulation, but grew out of a decision by a federal district court. NASFAA joined with 11 other higher education associations in support of an appeal by the Massachusetts Institute of Technology (MIT) of a court ruling that it had conspired with other institutions to fix individual financial aid offers and thus violated the Sherman Antitrust Act.³³⁵ An appeals court overruled the lower court and returned the case to it with the admonition that it had failed to give due consideration to the value of information sharing between institutions.³³⁶ An out of court settlement of the MIT case provided that certain "standards of conduct" set by the Justice Department had to be followed by MIT.³³⁷ The standards, as revealed, allowed for a cooperative agreement between institutions so long as need blind admission was practiced for all U.S. citizens and awards were based on financial need.³³⁸ Participants in such an agreement were precluded from conferring on the financial circumstances of and awards to individual aid recipients. The standards, originally thought of as applicable to MIT and the Ivy League overlap group targeted by the Justice Department, were in effect extended to all of higher education by a provision in the 1994 Reauthorization of the

Elementary and Secondary Education Act.³³⁹ The legislation incorporated into the Higher Education Amendments of 1992 the rules, refined to some extent, of conduct imposed upon MIT by the out of court settlement in its antitrust case. The winter 1992 *Journal of Student Financial Aid* published “A Model Antitrust Policy for Colleges and Universities” to assist schools with compliance.

Direct Loans

Although there have been numerous references in this history thus far to Direct Loans, the program was so controversial during the period from 1991 through 1996, and indeed continues to be, that it deserves a section of its own. The ACE's Terry Hartle told the closing session of NASFAA's 1993 National Conference that "Direct Lending has been most divisive for higher education."³⁴⁰ He asked the attendees how their presidents felt about direct lending, suggesting that much concern and confusion were manifest.

The question of implementing a Direct Loan Program came officially to the NASFAA Board of Directors at its Fall 1991 meeting in Seattle.³⁴¹ After carefully evaluating several proposals to improve the federal student loan system, the Board voted with one dissent to support the development and implementation of a Direct Loan Program that would in effect parallel the FFELP. President Martin had informed the Board that the House's Higher Education Reauthorization bill replaced FFELP with Direct Loans over the next five years.³⁴² While the Senate version of Reauthorization contained no comparable provision, Senators Paul Simon, D-IL., and Dave Durenburger, R-MN., were proposing a Direct Loan pilot project involving about 100 institutions.

The Congress did include a Direct Loan pilot project in the 1992 Higher Education Amendments and National Chairman Paul Aasen quickly moved to create a NASFAA Task Force on the Implementation of Direct Lending.³⁴³ The group was placed under the chairmanship of Paul Phillips of California State University, San Marcos, aided by Government Affairs Commission Director Elizabeth Hicks of Harvard University. Ms. Hicks was to go on to become an influential, national advocate of substituting Direct Loans for FFELP. The Task Force convened in a matter of a few short days following its establishment.³⁴⁴ Concerned about how Direct Loans could most effectively meet the needs of students and institutions, the new body determined to carry out its tasks in three topical groups. The first would consider disbursement and the reconciliation of resources. The second would address the situation of the borrower who became involved with more than one program. The third would take on the important issue of institutional liability. By December 1992, the Task Force was able to announce that a guide to evaluating an institution's participation in the Direct Loan Program would be distributed by the end of the next month.³⁴⁵

The politics of the loan situation intensified when newly elected President Bill Clinton indicated that one of his top priorities would be his student loan proposal.³⁴⁶ Quite critical of the default and bank subsidies in FFELP, he indicated that he would like to replace it with a program that would base repayment on the income of the borrower and let the borrower satisfy the obligation through community service. Criticism of President Clinton's notion of expanding educational opportunity was not long in surfacing. The idea of linking educational opportunity with public service came from no less a leader of higher education than D. Bruce Johnstone, Chancellor of the State University of New York and Chairman of the prestigious College Board.³⁴⁷ While favoring public service, Dr. Johnstone objected to its promotion through tying it to educational opportunity. It is worthy of note that the Chancellor had more than a passing understanding of student loan theory and practice. Some years earlier, as a program officer at the Ford Foundation, he had pioneered the idea of income contingent student loan repayment.

While President Clinton would ultimately achieve a modified and smaller version of his national service plan, it was not to become a basis for the federal loan program which he had envisioned. The battle was to be between the existing FFELP and Direct Loans, which as he came to office was, still a pilot project. Opponents and proponents of Direct Loans were not tardy in making their preferences known. On March 2, 1993, some sixty lenders journeyed to Washington, D.C., to tell Congress that federal loans should continue to be made through the private sector rather than the government. According to an article in the *NASFAA Newsletter*, one congressional staffer said of the lenders, "I don't think anybody is going to look at them and think they're that much worried about students. They're just worried about their own profits."³⁴⁸ The National Commission on Responsibilities for Financing Postsecondary Education, in its report entitled "Making College Affordable Again," gave its endorsement to Direct Loans with repayment either through national service at 20% a year up to three years, or as a predetermined percentage of income.³⁴⁹

The details of how the Federal Direct Lending Demonstration Project would be implemented were in an NPRM published by the Department of Education on April 2, 1993.³⁵⁰ Besides explaining how higher education institutions might apply to participate in the pilot, the notice described the loan application and origination, funding, servicing, and evaluation aspects of the new program, which was to commence on July 1, 1994, and terminate on June 30, 1998. Even before the 45 day comment period on the NPRM had ended, President Clinton informed the Congress of his plan to replace FFELP over four years with the Federal Direct Student Loan Program.³⁵¹ His vehicle for accomplishing this objective was the Student Loan Reform Act of 1993. He declared that his proposal would save money by doing away with the subsidies that lenders received, make repayment easier for the borrowers, and reduce default through several repayment plans. Anticipating the President's action, NASFAA's Board of

Directors on April 19, 1993, reaffirmed the decision adopted the prior November at its Seattle meeting.³⁵² Basically, it objected to the full implementation of Direct Loans without an evaluation of the new program. It set forth certain principles to guide the program and stressed the need to be certain that there was sufficient capital available for student loans. Prior to the vote, President Martin, in response to a question, declined to say that a phase-in of Direct Loans was a "done deal," but saw it as considerably ahead of the demonstration project approach.³⁵³ The congressionally-imposed mandate to achieve budget reconciliation savings was, in his view, a compelling factor.

The late spring and summer of 1993 found both Houses of Congress trying to find a compromise on how rapidly to phase in Direct Loans and whether a cap would be placed on the number of participating institutions or the program's dollar volume. The House Education and Labor Committee reported out legislation on May 12, 1993, to accomplish the phase in by FY-97. Committee Chairman William Ford, D-MI., defended direct loans, while the ranking Republican, William Goodling, R-PA., termed the legislation quite questionable because of its lack of detail and reliance on a department that quite possibly could not manage such a program.³⁵⁴ The Senate Committee on Labor and Human Resources, for its part, agreed on a compromise to phase-in Direct Loans up to 50% of new loans over the next four years.³⁵⁵ A decision on what to do about the remaining 50% of new loans would take place as a part of the next Higher Education Act Reauthorization. While the House and Senate struggled with the rate of implementation of Direct Loans, NASFAA's Rapid Survey Network revealed that 54% of the respondents wanted the program to be a parallel demonstration project so that its value could be assessed before eliminating FFELP.³⁵⁶ A compromise of the differences over how to achieve Direct Loan implementation eventually came in the Omnibus Budget Reconciliation Act of 1993.³⁵⁷ The phase-in percentage schedule agreed to by the Senate was escalated and the cap in five years was moved to 60% of new loans. The Secretary could exceed the cap in the event that the number of institutions wanting to participate proved disproportionate.

Efforts to implement the new program proceeded on several fronts at a frantic pace. ACE and the Department of Education jointly sponsored four regional briefings in late September 1993 with senior staff of both organizations in attendance.³⁵⁸ The Department of Education returned to the field again the following May and June to conduct a series of six "summit meetings," where institutions were given current details on how the implementation of Direct Loans was progressing. NASFAA, too, was monitoring developments. The Task Force on Direct Loans was renamed the Committee to Assess the Impact of Direct Lending. This was done out of concern for the availability of loans for all students, including those borrowing under FFELP.³⁵⁹ The new committee met with staff of the Department to learn about the new program's rapid development.

As described in the section of this history dealing with NASFAA's relations with other organizations, the Department of Education turned to NASFAA to develop the curriculum and coordinate the training of administrators from the institutions that would be the first to originate Direct Loans.³⁶⁰ From late January through the middle of April 1994, 900 financial aid professionals and Department personnel participated in 20 workshops. The following year, 1995, this training was offered for second year participants in the program. As might be expected, NASFAA's involvement in this training led to the question of whether NASFAA was in fact maintaining its avowed neutrality in the heated Direct Loan versus FFELP debate. National Chairwoman Vernetta Fairley assured the Board of Directors at its Spring meeting in 1995 that her experience led her to believe that NASFAA had retained this neutrality.³⁶¹ Dr. Martin told the Board that he too had concerns and he was anxious that the organization retain its "fair and balanced" stance on an issue which greatly divided the NASFAA membership.³⁶²

The results of the midterm November 1994 elections brought to a screeching halt the efforts of the Clinton Administration to replace FFELP with Direct Loans. The question was now whether the new Republican majority in the Congress would reverse the thrust and restore the former to its place as the preeminent federal student loan program? The dispute in the final analysis boiled down to which program would cost the least. Significant differences over the true cost of one approach over the other surfaced and there was debate over just how the federal budget would be affected. Shortly after the election, Secretary Riley gave a glowing account of the successes of the new program, now the William D. Ford Federal Direct Loan Program.³⁶³ Noting that the new loan volume in the program's first year had achieved the congressional cap of 40%, he declared that it could have easily reached 50% of the volume. The chairs of the two congressional committees that would deal with the future of federal student loans showed less enthusiasm. Senator Nancy Kassenbaum, R-KS, Chair to be of the Senate Labor and Human Resources Committee, called Direct Loans "experimental" and felt that considerable time would be required before it could be decided if they should replace FFELP.³⁶⁴ Like Senator Kassenbaum, Representative William Goodling, R-PA, who would soon be the Chair of the House Education and Labor Committee, promised that the new program would be subject to the most careful examination. He was concerned about a total federal assumption of student loans as well as the vast resources that the Department of Education had poured into an untested program.

With the beginning of the new session, Chairman Goodling promptly introduced legislation to cap Direct Loans at 40% of the new loan volume.³⁶⁵ The Speaker of the House, Newt Gingrich, R-Ga., speaking to NAICU shortly after assuming office, announced his opposition to direct lending, predicting that the program would fail just as he considered public housing to have failed.³⁶⁶ The Speaker viewed the Federal Government incapable of providing most direct services to the public. The Senate

Subcommittee on Education learned from a GAO representative that participants in Direct Loans were "very satisfied with the Department's implementation," but that defections among institutions slated to join the program in the second year might result in its loan volume reaching just over 28% rather than the authorized 40%.³⁶⁷ At its hearing, subcommittee members heard some aid administrators declare that there was no need for Direct Loans, while others praised the new program as being more efficient and customer sensitive. Joseph Russo of the University of Notre Dame told the Senators that Direct Loans had in effect made FFELP a more useful program by bringing about necessary improvements through competition.

The Administration showed no sign of backing away from its commitment to Direct Loans. In a speech on April 24, 1995, to representatives of the American Association of Community Colleges, President Clinton declared that the new program would lower the cost of borrowing, cut red tape, and give students more repayment options.³⁶⁸ He called on the House of Representatives not to hinder the benefits the new program had created.

The debate would continue, however, over which program promised the most savings for the country. The Republicans in the House, as they worked toward FY-96 Budget Reconciliation in late July of 1995, cited a study by the Congressional Budget Office (CBO) estimating that entirely replacing Direct Loans with FFELP would save \$227 million in FY-96 and a total of \$1.5 billion between 1996 and 2002.³⁶⁹ Responding on behalf of his Administration, Under Secretary of Education Marshall Smith insisted that the Republicans' numbers were being manipulated to lower the \$6 billion in savings that would be brought about over five years by replacing FFELP with Direct Loans. The FY-96 Budget Reconciliation Bill, which was vetoed by the President, would have capped Direct Loans at 30% of loan volume including loan consolidation.³⁷⁰ The threat of a presidential veto resulted in no caps being placed on Direct Loans in the FY-96 Budget Reconciliation Act.³⁷¹

An indication of the eventual compromise in the heated student loan dispute was suggested in the President's FY-97 budget. Moving from his original position in favor of replacing FFELP with Direct Loans, he offered to let postsecondary institutions decide between the two programs.³⁷² This was, of course, NASFAA's position throughout the loan debate. In May 1995, its Board of Directors had wisely reiterated its position that institutions should have the opportunity to select between Direct Loans and FFELP.³⁷³ Further, the Board called for no restriction on the number of loans or loan volume in either program and for their terms and benefits to be made the same. If one program were ever to replace the other, it had become apparent that the same political party would have to occupy the White House and hold majorities in both Houses of Congress.

IN SUMMARY

In his annual report for the year, President Dallas Martin characterized 1995-96 as one of "tough challenges and enthusiastic planning."³⁷⁴ In reality, this description can most aptly be applied to the entire period this history seeks to examine.

Capitalizing on trends which began developing in the 1986-91 era, NASFAA in the ensuing five years enjoyed solid stability in its organization and structure. Membership in the Association remained in a constant state, numbering around 3,300. The core institutional membership remained at a steady 90%. Undoubtedly, this consistency in size was influenced by decisions not to increase membership dues and conference registration at a time when many institutions were undergoing budget reductions. As a result of larger than predicted attendance at its annual conferences, remunerative training contracts, and sound investments, NASFAA's treasury achieved an enviable state. Some Board members appeared to view the monetary situation as an embarrassment of riches. These resources, in fact, enabled the organization to initiate some projects which might otherwise not have been undertaken. The *Electronic Encyclopedia* and the Task Force on Institutional Leadership are examples of such projects.

Clearly the most important manifestation of the Association's stability was the lack of turnover in its splendid executive staff. Although President Martin could tell the Board that the presidential education associations determined which student aid policies would be advanced and NASFAA's role was one of supplying the facts, his wisdom and experienced counsel were continually sought by policymakers in and out of the government. Dallas Martin was, without a doubt, recognized as "dean of student financial aid" in the nation's capital. The year 1995 marked his twentieth anniversary as the principal officer, first as Executive Director and then as President of NASFAA. Those of us who had a hand in his original selection continue to congratulate ourselves on our good choice. A senior staff which rarely seems to change and can always be counted upon for consistent and dedicated service, continues to earn the respect and confidence of the members and concerned individuals outside of the Association. At the risk of omitting one of them, particular mention must be made of Joan Berkes, Joan Crissman, Sarah Candon, Tim Christensen, Barbara Gordon, Marty Guthrie, Rachel McCrae, Ken McInerney, Madeleine McLean, Jeffrey Sheppard, and Larry Zaglaniczny.

The Board chairs who served during the period of this history lived up in every respect to the excellence of the nationally elected leaders who had preceded them. They were, it is well worth repeat-

ing again, Harvey Grotrian, Paul Aasen, Claire Roemer, Vernetta Fairley and William Irwin. Adding to the Association's strength was an experienced cadre of commission directors and committee chairs that often included past national presidents and chairs and other exceptionally talented individuals. Again, at the risk of significant omission, they included Jeffrey Baker, William Bennett, Mariko Gomez, Mary Haldane, Natala Hart, Elizabeth Hicks, David Levy, Cruzita Lucero, Donald Ryan, and Barbara Tornow. If critical tasks were to be performed, these dedicated professionals were not only willing to take them on, but possessed of the experience and skills to accomplish them successfully.

During the period NASFAA continued to perform its major role of equipping student aid administrators to fulfill their responsibilities effectively and sensitively. Providing timely and reliable information in a field where change itself often seemed the only constant, and offering training in a host of subjects were the ways this objective was achieved. Taking advantage of electronic communications through the ever expanding features of PEN and offering an electronic searchable database like the *Encyclopedia* were perhaps the highlights. NASFAA never lost sight, however, of the fact that many of its members had limited access to computer support and hence it continued to provide its services in a paper as well as electronic mode. Interactive teleconferencing made its debut during the period and proved useful in exchanging ideas about the 1992 Reauthorization as well as other subjects. NASFAA prepared the materials and in many instances trained the instructors who would go out and conduct the training for the organization and other groups. The Task Force on Institutional Leadership, the idea for which was attributed to National Chair Grotrian but implemented by a host of others, was an unabashed effort to gain recognition for the campus aid administrator and more of a role in determining institutional policy.

Clearly, NASFAA's greatest challenge came in the political arena where repeated efforts were made to cut student aid funding, including the elimination of some federal programs, to accomplish budget deficit reduction. While some cuts did in fact occur, it is indisputable that they would have been far more severe without NASFAA's efforts. A key to this success was the Alliance to Save Student Aid. NASFAA had a major role in organizing the Alliance and insuring sufficient funding to conduct mailings and maintain its toll-free telephone number. NASFAA's long and productive relationship with the Congress was hampered to some extent by the retirement of valued friends of student aid on both sides of the aisle such as William Ford, Mark Hatfield, William Jeffers, Nancy Kassenbaum, and Claiborne Pell.

Mention needs to be made in referencing the political arena to NASFAA's thoughtful dealing with Direct Loans. Its Board of Directors wisely held that the new program should not replace FFEL until it had been fully tested. NASFAA subsequently advocated that there should be two loan programs

with equal terms and colleges should be free to choose between them. NASFAA insisted that the availability of credit for students to pay for their higher education had to be preserved. Undoubtedly, the battle over which program should prevail was one of the most fractious in student financial aid annals with many members on each side. The shrewd way that the issue was handled gave evidence of the maturity of the organization and its wish to represent the interests, no matter how diffuse, of all its members.

CITATIONS: PART I

1. 1986. Washington, D.C. National Association of Student Financial Aid Administrators. Brooks, Steven. NASFAA-The First Twenty Years.
2. Ibid., p. 1.
3. Ibid., pp. 132-133.
4. Ibid., p. 1.
5. Ibid., p. 6.
6. Ibid., p. 124.
7. Ibid., p. vii.
8. Washington, D.C. NASFAA Newsletter, Vol. XIX, No. 12. August 11, 1987. p. 3.-Hereafter cited as Newsletter and date.
9. Washington, D.C. National Association of Student Financial Aid Administrators. Annual Report, 1986-87. p. 1.-Hereafter cited as Annual Report and year.
10. Washington, D.C. National Association of Student Financial Aid Administrators. NASFAA Annual Statistical Information. Unpaginated.-Hereafter cited as Annual Statistics.
11. Ibid.
12. Washington, D.C. NASFAA National Membership Directory, 1992. p. 22.
13. Washington, D.C., National Association of Student Financial Aid Administrators. Annual Statistical Information (undated).
14. Washington, D.C. National Association of Student Financial Aid Administrators. Minutes of the National Council, April 15-17, 1987, p. 2-Minutes of the National Council or Board of Directors are hereafter cited as Council Minutes or Board Minutes and dates.
15. Washington, D.C. National Association of Student Financial Aid Administrators. President's Report, July 1989, p. 6.-Hereafter cited as President's Report or Executive Director's Report and date.
16. Ibid., June 1990, p. 7.
17. Ibid., July 1990, p. 7.
18. Ibid., September 1991, pp. 7-8.
19. Ibid., February 1990, p. 6.
20. Ibid., June 1990, p. 7.
21. Ibid.
22. Ibid., November 1990, p. 3.
23. Brooks, p. 116.
24. Ibid.
25. President's Report, July 6, 1987, p. 6.
26. Newsletter, August 12, 1989, p. 7.
27. Ibid.
28. Annual Report, 1990-91, p. 28. [Annual Reports from 1989-90 on were printed in the Transcript and page numbers refer to that publication.]

NASFAA HISTORY

29. Newsletter, July 24, 1989, p. 3.
30. Ibid.
31. Annual Report, 1989-90, p. 16.
32. Newsletter, May 26, 1987, p. 7.
33. Ibid., August 11, 1987, p. 2.
34. Ibid., May 26, 1987, p. 7.
35. Annual Report, 1991-92, p. 19.
36. Newsletter, February 21, 1991, p.10.
37. Annual Report, 1986-87, p. 16.
38. Ibid. 1990-91, pp. 34-35.
39. Washington, D.C. NASFAA Fact Book, December 31, 1988, FB6F 12, pp. 15-16. Hereafter cited as Fact Book and date.
40. Ibid., p. 17.
41. Ibid. June 30, 1992, FB6F12, p. 21.
42. Ibid.
43. Annual Report, 1989-90, p. 16.
44. Ibid., 1990-91, pp. 34-35.
45. Newsletter, February 20, 1987, p. 4.
46. Ibid., February 9, 1989, p. 4.
47. Ibid., March 9, 1990, pp. 8-10.
48. Ibid., March 20, 1991, p. 14.
49. Annual Report, 1985-86, p. 3.
50. President's Report, November 1987, p. 8.
51. Newsletter, October 19, 1987, p. 4.
52. President's Report, November 1987, p. 8.
53. Newsletter, May 30, 1990, p. 13.
54. President's Report, December 1987 and January 1988, p. 4.
55. Ibid., January 1989, p. 5.
56. Annual Report, 1990-91, p. 34.
57. President's Report, February 1991, p. 8.
58. Newsletter, January 21, 1988, p. 4.
59. Ibid.
60. Ibid.
61. Ibid.
62. President's Report, August 1991, p. 5.
63. Annual Report, 1990-91, p. 33.
64. President's Report, December 1988 and January 1989, pp. 4-5.
65. Ibid., January 1991, p. 6.
66. Annual Report, 1986-87, p. 9.

67. Ibid.
68. Annual Report, 1990-91, p. 33.
69. President's Report, March 1990, p. 5 and September 1990, p. 4.
70. Annual Report, 1991-92, p. 25.
71. Annual Report, 1986-87, p. 1.
72. Annual Report, 1991-92, p. 23.
73. Ibid., 1990-91, p. 33.
74. Ibid., p. 34.
75. Annual Report, 1990-91, p. 29 and 1991-92, p. 21.
76. Ibid., 1991-92, p. 23.
77. Newsletter, January 21, 1988, p. 1.
78. Annual Report, 1987-88, p. 20.
79. President's Report, March 1989, p. 4.
80. Annual Report, 1990-91, p. 31.
81. Ibid.
82. Annual Report, 1989-90, p. 14.
83. President's Report, October 1989, p. 5.
84. Ibid., May 1991, p. 2.
85. Ibid, November 1989, pp. 5-6.
86. Annual Report, 1991-92, p. 24.
87. Ibid.
88. Ibid., 1990-91, p. 32.
89. Ibid., 1988-89, pp. unnumbered.
90. President's Report, July 1989, p. 15.
91. Ibid., March 1989, p. 18.
92. Ibid., August 1990, p. 8.
93. Ibid., October 1990, p. 6.
94. Ibid., October 1991, p. 2.
95. Annual Report, 1990-91, p. 31.
96. President's Report, June 1990, pp. 3-4.
97. 1994 Washington, D.C. National Association of Student Financial Administrators. Title IV of the Higher Education Act of 1965, p. 256.
98. Newsletter, May 3, 1990, p. 2.
99. Newsletter, May 2, 1989, p. 2.
100. Brooks, pp. 112-113.
101. Ibid., p. 113.
102. President's Report, July 6, 1987, p. 25.
103. Ibid.

104. Ibid., November 1987, pp. 11-12.
105. Annual Report, 1988-89, pp. unnumbered.
106. President's Report, January 1989, pp. 3-4.
107. Ibid., May 1989, p. 2.
108. Ibid., pp. 3-4.
109. Annual Report, 1989-90, p. 14.
110. President's Report, April 1990, p. 6.
111. Ibid., April 1991, p. 3.
112. Ibid., November 1991, pp. 3-4.
113. Annual Report, 1989-90, p. 14.
114. President's Report, January 1991, p. 4.
115. Annual Report, 1990-91, p. 32.
116. Ibid.
117. President's Report, September 1991, p. 4.
118. Ibid., p. 2.
119. Newsletter, October 27, 1988, p. 8.
120. Annual Report, 1989-90, p. 15.
121. Ibid., 1990-91, p. 30.
122. President's Report, August 1991, p. 6.
123. Ibid., November 1989, p. 5.
124. Executive Director's Report, May 27, 1987, p. 12.
125. Newsletter, May 26, 1987, p. 4.
126. Annual Report, 1989-90, p. 15.
127. President's Report, November 1989, p. 6.
128. Annual Report, 1991-92, p. 22.
129. President's Report, April 1988, p. 4.
130. Executive Director's Report, February 1987, p. 17.
131. Annual Report, 1987-88, unnumbered.
132. President's Report, March 1990, pp. 5-6.
133. Annual Report, 1986-87, p. 7.
134. Ibid., 1991-92, p. 22.
135. President's Report, February 1991, pp. 4-5.
136. Annual Report, 1990-91, p. 31.
137. Ibid., 1987-88, pp. 19-20.
138. President's Report, November 1987, p. 16.
139. Ibid.
140. Annual Report, 1986-87, p. 10.
141. Ibid., 1987-88, p. 3.

142. Ibid., 1988-89, unnumbered.
143. President's Report, June 1989, pp. 5, 15.
144. Ibid., April 1990, p. 8.
145. Newsletter, June 16, 1988, p. 7.
146. Ibid., November 17, 1989, p. 6.
147. President's Report, May 1989, p. 5.
148. Ibid., July 1989, p. 5.
149. Annual Report, 1991-92, p. 22.
150. Ibid., 1986-87, p. 14.
151. Newsletter, July 1987, p. 3.
152. Annual Report, 1989-90, p. 14.
153. President's Report, April 1988, pp. 1- 2.
154. Brooks, p. 56.
155. Annual Report, 1985-86, p. 16.
156. Newsletter, June 30, 1986, insert.
157. Annual Report, 1986-87, p. 6.
158. Newsletter, August 11, 1987, p. 4.
159. Ibid, August 8, 1988.
160. Ibid., July 24, 1989, p. 4.
161. President's Report, July 1989, pp. 4-5.
162. Ibid., September 1989, p. 4.
163. Newsletter, August 2, 1990, pp. 4-5.
164. Ibid., August 13, 1991, p. 2.
165. Ibid., pp. 2-3.
166. Ibid., January 9, 1987, p. 4.
167. Ibid., November 17, 1988, insert.
168. Ibid., January 9, 1987, p. 3.
169. Ibid., August 2, 1990, p. 5.
170. Ibid., January 9, 1987, p. 3.
171. Ibid., August 11, 1987, p. 5.
172. Ibid., August 20, 1990, p. 5.
173. Ibid., January 9, 1987, p. 3.
174. Fact Book, June 30, 1994, FBO, 5.
175. Newsletter, January 9, 1987, p. 4.
176. Fact Book, June 30, 1994-FBO, 5.
177. Ibid.
178. Newsletter, July 24, 1989, p. 6.
179. Ibid.

180. 1994. Washington, D.C. Congressional Quarterly, Inc. *Guide to Congress*. Fourth Edition., p. 93-A.
Hereafter cited as *Guide to Congress* and page number.
181. Washington, D.C. Congressional Quarterly, Inc. *Congressional Quarterly Almanac*. Vol. XLII, 1986. p. 3.
182. *Guide to Congress*, p. 93-A.
183. *Ibid.*
184. *President's Report*, February 1990, p. 1.
185. *Guide to Congress*, p. 158.
186. *Ibid.*
187. *Ibid.*, p. 159.
188. *Ibid.*, p. 142.
189. *President's Report*, August 1989, p. 8.
190. *Ibid.*, July 1987, p. 1.
191. *Annual Report*, 1989-90, p. 12.
192. *President's Report*, July 1989, p. 3.
193. *Ibid.*, October 1986, p. 1.
194. 1995. Washington, D.C. College Board. Gladieux, Lawrence E. *Federal Student Aid Policy: A History and Assessment*, p. 5.
195. *Ibid.*
196. *President's Report*, October 1986, pp. 1-3.
197. *Annual Report*, May 25, 1987, p. 7.
198. *President's Report*, February 1991, p. 18 and March 1991, p. 8.
199. *Ibid.*, October 1986, pp. 4-5.
200. *Ibid.* pp. 3-4.
201. *Annual Report*, 1989-90, p. 13.
202. *Ibid.*, 1988-89, unpaginated.
203. *President's Report*, April 1989, p. 10.
204. *Ibid.*, October 1990, pp. 10-11.
205. 1995. Washington, D.C. College Board. *Trends in Student Aid: 1985 to 1995*. pp. 4-5.
206. *President's Report*, October 1986, p. 6.
207. *Ibid.*, July 1987, p. 1.
208. *Ibid.*, November 1987, p. 16.
209. *Ibid.*, July 1989, p. 2.
210. *Ibid.*, p. 3.
211. *Ibid.*, August 1989, p. 1.
212. *Ibid.*, November 1989, p. 1.
213. *Ibid.*, January 1990, p. 7.
214. *Ibid.*, September 1990, pp. 1-4.
215. *Ibid.*, November 1990, pp. 5-7.

216. Ibid., January 6, 1987, p. 2.
217. Ibid., February 1989, p. 13.
218. Ibid., May, 1989, pp. 1-3.
219. Ibid., August 1989, p. 8.
220. Ibid., December 1989, pp. 1-3.
221. Ibid., January 1990, p. 2.
222. Ibid.
223. Ibid., January 1989, p. 3.
224. Annual Report, 1988-89, unpaginated.
225. Ibid., 1989-90, p. 12.
226. Newsletter, March 2, 1991, p. 10.
227. Annual Report, 1990-91, p. 28.
228. President's Report, May 1991, Attachment 5, pp. 1-3.
229. Ibid., July 1991, Attachment 3.
230. Ibid., Attachment 4.
231. Newsletter, May 10, 1991, p. 8.
232. President's Report, May 1991, Attachment 6.
233. Brooks., p. 134.

CITATIONS: PART II

1. 1986. Washington, D.C., National Association of Student Financial Aid Administrators. Brooks, Steven. NASFAA — The First Twenty Years., pp. 132-133, hereafter cited as Brooks and page.
2. *Ibid.*, p. 6.
3. *Ibid.*, p. 124.
4. *Ibid.*, p. vii.
5. Washington, D.C., National Association of Student Financial Aid Administrators. Minutes of the Board of Directors, July 17, 1991, unpaginated, hereafter cited as Board Minutes and dates.
6. *Ibid.*, July 17-18, 1992, p. 1.2.5.
7. Washington, D.C. NASFAA Newsletter, September 24, 1993, p. 4, hereafter cited as Newsletter and date.
8. *Ibid.*, August 15, 1994, p. 33.
9. Board Minutes, July 12-13, 1996, p. 1.2.10.
10. Washington, D.C. NASFAA National Membership Directory, 1997. pp. 31-32, hereafter cited as National Membership Directory, year and page.
11. *Ibid.*, p. 31.
12. Washington, D.C., National Association of Student Financial Aid Administrators. NASFAA Fact Book, 12/31/96-FB8MEM, 2, p. 8.1.2.
13. *Ibid.*
14. *Ibid.*, p. 8.2.2.
15. *Ibid.*, p. 8.3.1.
16. Annual Report, 1991-92, p. 26.(Page numbers refer to the Student Aid Transcript issue in which it was published.)
17. *Ibid.*
18. *Ibid.*, 1992-93, p. 40.
19. *Ibid.*, 1993-94, p. 40.
20. Board Minutes, November, 6-8,1994, p. 1.2.7.
21. Annual Report, 1994-95, p. 32.
22. *Ibid.*, pp. 32-33.
23. *Ibid.*, p. 28.
24. *Ibid.*
25. ByLaws of the National Association of Student Financial Aid Administrators, Article VI, Section 1, hereafter cited as Bylaws and section.
26. *Ibid.*, Article VII.
27. Board Minutes, November 3-5, 1991, p. 1.2.16.
28. Bylaws, Article X.

29. Board Minutes, November 7-9, 1993. p. 1.3.10.
30. Newsletter, August 15, 1994, p. 32.
31. National Membership Directory, 1992, p. 8.
32. The names of commissions operating at a particular time may usually be found in the minutes of the meetings of the Board of Directors.
33. Board Minutes, November 15-17, 1992, p. 1.2.8.
34. *Ibid.*, July 5-6, 1993, p. 1.2.3.
35. *Ibid.*
36. *Ibid.*
37. Annual Report, 1991-92, p. 18.
38. *Ibid.*, p. 19.
39. *Ibid.*, 1992-93, p. 34.
40. *Ibid.*
41. *Ibid.*, 1993-94, p. 34.
42. *Ibid.*, p. 35.
43. *Ibid.*, 1991-92, p. 19.
44. *Ibid.*, 1993-94, p. 41.
45. *Ibid.*, 1994-95, p. 33.
46. *Ibid.*, 1991-92, p. 26
47. *Ibid.*, 1992-93, p. 33.
48. *Ibid.*, 1994-95, p. 35; 1995-96, p. 32.
49. *Ibid.*, 1994-95, p. 35.
50. *Ibid.*, 1995-96, p. 32.
51. Board Minutes, April 5-7, 1992, pp. 1.2.39-43.
52. *Ibid.*, July 5-6, 1993, p. 1.2.13.
53. *Ibid.*, p. 1.2.39.
54. 1998. Washington, D.C. National Association of Student Financial Aid Administrators. Huff, Robert P. NASFAA, 1991-1996-Tough Challenges and Enthusiastic Planning. pp. 61-62, hereafter cited as Huff (1991-1996) and page.
55. Board Minutes, July 5-6, 1993, pp. 1.2.11-14.
56. *Ibid.*
57. *Ibid.*, July 7-8, 1995, p. 1.2.3.
58. *Ibid.*, November 6-8, 1994, p. 1.2.4.
59. Annual Report, 1994-95, p. 36.
60. *Ibid.*, 1991-92, p. 24.
61. *Ibid.*, 1992-93, p. 38.
62. Newsletter, February 12, 1996, p. 12.
63. *Ibid.*, April 10, 1996, p. 12.
64. 1997. Washington, D.C. National Association of Student Financial Aid Administrators. Huff, Robert P. The Flowering of NASFAA 1986-1991. pp. 11-12, hereafter cited as Huff and page.

65. Annual Report, 1991-92, pp. 26-27.
66. Ibid., 1992-93, p. 39.
67. Ibid., 1993-94, pp. 33-34.
68. Newsletter, August 29, 1994, p. 11.
69. Ibid., February 9, 1994, p. 21.
70. Annual Report, 1995-96, p. 31.
71. E-mail from Joseph A Russo.4@nd.edu to HK.RPH@Forsythe.Stanford.edu - April 4, 1997.
72. Annual Report, 1991-92, p. 24.
73. Ibid., 1992-93, pp. 38-39.
74. Ibid., 1995-96, p. 30.
75. Ibid., 1993-94, p. 43.
76. Ibid., 1995-96, p. 30.
77. Ibid., 1992-93, p. 39.
78. Ibid.
79. National Membership Directory, 1992, pp. 20-23.
80. Ibid., 1997, pp. 258-259.
81. Newsletter, May 6, 1994, p. 16.
82. Annual Report, 1991-92, p. 18.
83. Newsletter, May 11, 1993, p. 9.
84. Ibid., July 12, 1994, p. 8.
85. Board Minutes, April 5-7, 1992, p. 1.2.50.
86. Ibid., p. 1.2.53.
87. Newsletter, June 8, 1993, p. 8.
88. Ibid., September 13, 1993, pp. 8-9.
89. Ibid., December 15, 1994, p. 8.
90. Ibid., May 13, 1996, p. 22.
91. Board Minutes, April 17-19, 1994, p. 2.2.2
92. Ibid., p. 2.2.3.
93. Ibid., July 17-18, 1992, pp. 1.2.9-12; July 5-6, 1993, pp. 1.2.4-7.
94. Ibid., July 12-13, 1996, p. 1.2.10.
95. Ibid., July 17-18, 1992, p. 1.2.11.
96. Newsletter, May 8, 1995, p. 11.
97. Board Minutes, April 17-19, 1994, p. 2.2.3.
98. Ibid., p. 2.2.4.
99. Ibid., p. 2.2.3.
100. Washington, D.C. National Association of Student Financial Aid Administrators. President's Report, February 1992, p.9, hereafter cited as President Report, date and page.
101. Ibid., September 1992, p. 3.

102. Annual Report, 1993-94, p. 39.
103. Ibid., 1994-95, pp. 31-32.
104. Ibid., 1993-94, p. 39.
105. Ibid., 1994-95, p. 32.
106. Board Minutes, November 5-7, 1995, p. 2.
107. Newsletter, December 15, 1994, pp. 17-18.
108. Ibid., May 28, 1996, p. 2.
109. Ibid., p. 4.
110. Ibid., pp. 3-4.
111. Huff (1991-1996), p. 63.
112. Board Minutes, November 15-17, 1992, p. 1.2.1.
113. Ibid., July 7-8, 1995, p. 1.2.7.
114. Ibid., June 17-18, 1992, p. 1.2.9.
115. Ibid.
116. Ibid., July 7-8, 1995, p. 1.2.2.
117. Ibid., July 12-13, 1996, p. 4.
118. Annual Report, 1994-95, p. 29.
119. Board Minutes, April 30-May 2, 1995, p. 1.2.0.
120. Report of the Executive Committee, October, 1995, p. 4.4.0.
121. Board Minutes, November 7-9, 1993, pp. 1.3.32-36.
122. Newsletter, April 9, 1992, p. 10.
123. Board Minutes, July 17-18, 1992. pp. 1.2.57-62
124. Ibid., July 5-6, 1993, p. 1.2.6.
125. 1994 Washington, D.C. National Association of Student Financial Aid Administrators. Title IV of the Higher Education Act of 1965. p. 256.
126. Please refer to Huff, p. 17.
127. Please refer to Huff. p. 38.
128. Board Minutes, November 15-17, 1992, p. 1.2.18.
129. Ibid.
130. Ibid., April 17-19, 1993, pp. 1.2.49-55.
131. Ibid., July 5-6, 1993, p. 1.2.6.
132. Ibid.
133. Ibid., April 14-16, 1996, p. 1.2.12.
134. Newsletter, October 18, 1991, p. 5.
135. Ibid., May 28, 1996, pp. 8-9.
136. Brooks, pp. 112-113.
137. Ibid., p. 113.
138. Please refer to Huff, p. 19.

139. Newsletter, August 13, 1991, p. 27.
140. President's Report, November, 1991, pp. 4-5.
141. Ibid., October 1992, p. 3.1.6.
142. Newsletter, February 4, 1993, p. 4.
143. President's Report, August 1993, p. 3.
144. Ibid., November 1993, p. 3.
145. Newsletter, September 23, 1994, p. 5.
146. President's Report, December 1994, p. 3.
147. Newsletter, March 31, 1995, pp. 8-9.
148. Ibid., p. 9.
149. Ibid., September 22, 1995, pp. 17-19.
150. President's Report, December 1995/January 1996, p. 4.
151. Ibid., 1995-96, p. 27.
152. Ibid.
153. Please refer to Huff, pp. 20-21.
154. Annual Report, 1991-92, p. 23.
155. Ibid., 1992-93, p. 38.
156. Ibid., 1995-96, pp. 26-27.
157. Please refer to Huff, p. 21.
158. Annual Report, 1991-92, p. 23.
159. President's Report, March 1994, p. 3.1.1.
160. Annual Report, 1995-96, p. 27.
161. Ibid., 1992-93, p. 37.
162. Ibid., 1995-96, p. 27.
163. Ibid., 1992-93, p. 37.
164. Ibid., 1993-94, p. 38.
165. Newsletter, April 25, 1996, pp. 4-7.
166. Ibid., March 8, 1994, pp. 17-18, 1994.
167. Ibid., May 13, 1996, p. 19.
168. Annual Report, 1991-92, p. 22.
169. Please refer to Huff, p. 22.
170. Annual Report, 1991-92, p. 22.
171. Ibid., 1993-94, p. 40.
172. Newsletter, November 28, 1994, pp. 9-16.
173. Annual Report, 1995-96, p. 29.
174. Ibid., 1992-93, p. 37.
175. Ibid., 1993-94, pp. 39-40.
176. Ibid., 1995-96, p. 29.

177. Please refer to Huff, pp. 22-23.
178. Newsletter, April 6, 1993, p. 8.
179. Annual Report, 1992-93, p. 37.
180. Ibid., 1993-94, p. 39.
181. Ibid., 1994-95, p. 32.
182. Ibid., 1993-94, p. 39.
183. Ibid., 1994-95, p. 32.
184. Ibid., 1995-96, p. 29.
185. Newsletter, August 15, 1994, p. 32.
186. Ibid., March 9, 1992, pp. 10-11.
187. Please refer to Huff, p. 23.
188. Annual Report, 1991-92, pp. 22-23.
189. Ibid., 1992-93, p. 37.
190. Ibid., 1994-95, p. 32.
191. Newsletter, September 22, 1995, p. 8.
192. Ibid., May 13, 1996, p. 22.
193. Ibid., June 26, 1996, p. 8.
194. Annual Report, 1992-93, p. 36.
195. Newsletter, May 24, 1994, p. 12.
196. Annual Report, 1993-94, p. 39.
197. Ibid., 1995-96, pp. 27-28.
198. Ibid., 1994-95, p. 39.
199. Newsletter, January 24, 1996, p. 17.
200. Ibid., June 12, 1996, p. 5.
201. Ibid., March 31, 1995, p. 3.
202. Ibid., December 9, 1991, p. 6.
203. Ibid., September 14, 1993, p. 4.
204. Ibid., April 11, 1994, p. 23.
205. Ibid., March 31, 1995, p. 3.
206. Please refer to Huff, p. 26.
207. Annual Report, 1991-92, p. 24.
208. Ibid.
209. Newsletter, August 24, 1992, p. 4.
210. Annual Report, 1992-93, p. 38.
211. Ibid., 1993-94, p. 37.
212. Ibid.
213. Newsletter, August 15, 1994, p. 15.
214. Annual Report, 1994-95, p. 30.

NASFAA HISTORY

215. Ibid.
216. Ibid., 1995-96, p. 26.
217. Please refer to Huff, p. 26.
218. Annual Report, 1991-92, p. 23.
219. Ibid., 1992-93, p. 38.
220. Ibid., 1993-94, p. 38.
221. Ibid., 1994-95, p. 31.
222. Newsletter, December 13, 1995, p. 15.
223. Annual Report, 1995-96, p. 26.
224. Annual Report, 1993-94, p. 42.
225. Annual Report, 1994-95, p. 33.
226. Newsletter, November 8, 1993, p. 22.
227. Ibid.
228. Newsletter, November 8, 1993, p. 21.
229. Annual Report, 1991-92, p. 21
230. Ibid., 1992-93, p. 36.
231. Ibid., 1993-94, p. 42.
232. Ibid.
233. Ibid., p. 33.
234. Ibid., 1995-96, p. 29.
235. Newsletter, November 8, 1993, p. 21.
236. Annual Report, 1991-92, p. 21.
237. Ibid., 1995-96, p. 29.
238. Huff (1991-1996), p. 59.
239. Board Minutes, November 7-9, 1993, p. 1.3.3.
240. Ibid., July 17, 1991, p. 1.2.
241. Ibid., p 1.2.
242. Newsletter, June 8, 1993, p. 20.
243. Annual Report, 1993-94, p. 41.
244. Ibid.
245. Ibid.
246. Annual Report, 1994-95, p. 28.
247. 1995. Washington, D.C., National Association of Student Financial Aid Administrators. A Report to the Leaders of America's Colleges and Universities: Meeting the Challenge of Student Financial Aid.
248. Annual Report, 1994-95. P. 33.
249. President's Report, September 1992, p. 1.
250. Newsletter, November 23, 1992, p. 3.
251. Ibid., p. 2.

252. Ibid., November 28, 1994, p. 1.
253. Please refer to Huff, pp. 37-38.
254. Newsletter, September 20, 1991, p.1.
255. Ibid., October 10, 1991, p.1.
256. Ibid., November 6, 1991, p. 1.
257. Ibid., February 24, 1992, p. 8.
258. Ibid., April 9, 1992, p. 1.
259. Ibid., May 21, 1992, p. 1.
260. Ibid., June 2, 1992, p. 2.
261. Ibid., June 22, 1992, pp. 1-2.
262. Ibid., August 24, 1992, p. 5.
263. Annual Report, 1991-92, pp. 19-20.
264. Huff (1991-1996), p. 70.
265. Newsletter, December 18, 1992, pp. 1-2.
266. Ibid., June 6, 1993, p. 4.
267. Ibid., December 8, 1993, pp. 1-8.
268. President's Report, November 1993, pp. 1-2.
269. Ibid., p. 2.
270. Ibid., pp. 6-14.
271. Board Minutes, July 7-8, 1995, p.1.2.7.
272. Annual Report, 1995-96, p. 25.
273. Ibid., 1991-92, pp. 20-21.
274. Newsletter, December 9, 1991, pp. 1-2.
275. Ibid., June 22, 1992, p. 3.
276. Ibid., October 5, 1992, p. 1.
277. Ibid., October 22, 1992, p. 1.
278. Ibid., February 22, 1993, pp. 1-2.
279. Ibid., April 6, 1993, pp. 1-2.
280. Ibid., May 11, 1993, p. 7.
281. Ibid., November 8, 1993, p. 4.
282. Ibid., February 9, 1994, pp. 1-2.
283. Ibid., May 24, 1994, pp. 1-2.
284. Ibid., September 23, 1994, p. 1.
285. Newsletter, November 28, 1994, p. 1.
286. President's Report, November 1994, p. 3.
287. Huff (1991-1996), p. 66.
288. Newsletter, February 15, 1995, p. 1.
289. Ibid., June 28, 1995, p. 1.

290. Ibid., pp. 3-5.
291. Ibid., November 21, 1995, pp. 4-6.
292. Ibid., December 13, 1995, pp. 1-6.
293. Ibid., August 10, 1995, p. 1.
294. Ibid., November 21, 1995. pp. 1-2.
295. Ibid., pp. 2-4.
296. Ibid., January 24, 1996, p. 1.
297. President's Report, December 1995/January 1996, pp. 2-3.
298. Newsletter, April 25, 1996, pp. 1-2.
299. Ibid., March 25, 1996, pp. 1-3.
300. Ibid., May 13, 1996, pp. 2-3.
301. Ibid., June 26, 1996, pp. 1-2.
302. Ibid., July 12, 1996, p. 1.
303. Annual Report, 1995-96, p. 25.
304. The New York Times, August 7, 1997, pp. A1, A7.
305. Ibid., p. A7.
306. Please see Huff, Robert P. "An Analysis of the Regulation of Student Financial Aid." *Journal of Student Financial Aid*. Vol. 25, No. 2, Fall 1995, p. 5.
307. 1994. Washington, D.C., National Association of Colleges and Universities. Institute for Higher Education Policy. *Federal Regulations Affecting Higher Education*. p. 3.
308. Hartle, Terry W., "The Battle Over Governmental Regulation of Academe." *College Board Review*, No. 172 (Summer, 1994), p. 17.
309. Huff, "An Analysis of the Regulation of Student Financial Aid," p. 14.
310. Newsletter, February 10, 1992, p. 5
311. Ibid., March 9, 1992, p. 4.
312. Ibid., March 13, 1995, p. 7.
313. Ibid., April 13, 1995, p. 5.
314. 1994. Washington, D.C., National Association of Student Financial Aid Administrators. *Title IV of the Higher Education Act of 1965*, pp. 259-260.
315. Newsletter, January 15, 1993.p.1
316. Ibid., February 23, 1993, pp. 5-11.
317. Newsletter, January 15, 1993, p.1.
318. Ibid., August 15, 1994, p. 3
319. Ibid., April 11, 1994, p. 20.
320. Ibid., August 16, 1993, p. 14.
321. Ibid., May 24, 1994, pp. 3-18.
322. Ibid., June 9, 1994, pp. 14-16.
323. Ibid., December 27, 1994, p. 2.

324. Ibid., February 15, 1995, pp. 1-3.
325. Ibid., p. 3.
326. Ibid., April 13, 1995, pp. 3-4.
327. Ibid., August 10, 1995, p. 5.
328. Ibid., December 9, 1991, p. 1.
329. Ibid., March 9, 1992, p. 11.
330. Ibid., October 22, 1992, p. 1.
331. Ibid., February 23, 1993, p. 6.
332. Ibid., March 18, 1993, p. 1.
333. Ibid., February 22, 1994, p. 12.
334. Ibid., March 31, 1995, p. 5.
335. Ibid., December 18, 1992, p. 2.
336. Ibid., September 24, 1993, pp. 3-4.
337. Ibid., December 30, 1993, p. 3.
338. Ibid., January 27, 1994, p. 8.
339. Ibid., October 15, 1995, p. 4.
340. Ibid., August 16, 1993, p. 7.
341. Ibid., November 20, 1991, p. 1.
342. Board Minutes, November 3-5, 1991, p.1.2.5.
343. Newsletter, September 8, 1992, p. 4.
344. Ibid., September 23, 1992, p. 7.
345. Ibid., December 7, 1992, p. 3.
346. Ibid., November 23, 1992, pp. 2-4.
347. Ibid., March 9, 1993, p. 1.
348. Ibid., p. 2.
349. Ibid., pp. 5-6.
350. Ibid., April 6, 1993, pp. 2-4.
351. Ibid., May 11, 1993, pp. 3-5.
352. Board Minutes, April 17-19, 1993, pp. 1.2.38-1.2.41.
353. Ibid., p. 1.2.15.
354. Newsletter, May 21, 1993, pp. 4-5.
355. Ibid., June 21, 1993, pp. 1-2.
356. Ibid., June 21, 1993, p. 18.
357. Ibid., August 16, 1993, pp. 1-2.
358. Ibid., September 13, 1993, p. 1.
359. Ibid., January 27, 1994, pp. 5-6.
360. Huff (1991-1996), p. 65.
361. Board Minutes, April 30-May 2, 1995, p. 1.2.0.

NASEAA HISTORY

362. Ibid., p. 1.2.1.
363. Newsletter, December 15, 1994, p. 1.
364. Ibid.
365. Ibid., January 24, 1995, p. 1.
366. Ibid., February 15, 1995, pp. 1-2.
367. Ibid., April 13, 1995, pp. 4-20.
368. Ibid., April 27, 1995, pp. 5-6.
369. Ibid., August 10, 1995, pp. 3-6.
370. Ibid., December 13, 1995, pp. 2-6.
371. Ibid., May 23, 1996, p. 1.
372. Ibid., March 23, 1996, pp. 1-2.
373. Ibid., May 8, 1995, p. 9.
374. Annual Report, 1995-96, p. 24