A Message from Our President

Hello KASFAA friends! When we last saw each other in Louisville, I encouraged all of you to color outside the lines with me this year. My hope was to do some new and exciting things in 04-05, all the while fulfilling our mission and accomplishing our tasks. The first few months have been challenging and fulfilling.

Please take a few moments to review the members of the 2004-2005 Executive Board and the Committee Chairs. These KASFAA leaders have dedicated time and energy already to performing their various tasks. We all came together at Cumberland Falls to "Work out the Bugs and Ensure a Smooth Transition." The retreat forced us all to put down our cell phones for a while and get to know each other. We came up with some goals together and set out to create a colorful year. Each member of the Board came to the first Board meeting in Owensboro in July with goals, committee members and new ideas. I am so honored to work with these KASFAA members.

By now, you have received information for the Fall Conference which will be held in Owensboro at the Executive Inn Rivermont. The conference, to be held from October 20-22, is themed, "Take A Leading Role in KASFAA." April Kendrick and her team are working hard to create a star-struck conference. Highlights will be a Federal Update delivered by Policy Liaison Jeff Baker and special sessions provided by Kathie Makowski, Department of Education trainer from Philadelphia. Kathie has agreed to do a Pre-Conference Session in our computer lab to talk about Department of Education Electronic Initiatives. Come early Wednesday morning to update yourself on portals, on-line services and new technology. SASFAA New Aid Instructors Sandy Neel (now a Tennessean) and Ron Anderson (current Florida President) will be invited guests to offer a new aid track. And don't worry – tracks will be offered for Intermediate, Technological and Advanced members as well.

See Boutell, page 2
Editorial Note:
We encourage letters to the editor, original articles, photographs, announcements and reports. Items of interest are gladly accepted and can be given to any member of the newsletter committee.

Contact the editor for questions, rates and insertion dates. The KASFAA Newsletter is published three times a year.

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Boutell, from front page
We plan to have some fun in Owensboro! Sector members will come together to create their stars on the KASFAA Walk of Fame. The President's Reception will allow you to be a star, the star of your choice. Dress like your favorite movie character or star. We'll have a Karaoke Contest entitled, "KASFAA Idol", so prepare your songs now. On Thursday, the banquet will seem to be more of an Academy Award Night. You're invited to dress up and join us on the red carpet in the E's Showroom Lounge for some show tunes, some crazy awards, and a hypnotist.

The conference is coming, but so are many other exciting KASFAA events. High school counselor workshops are scheduled and will be upon us immediately following KASFAA. Special thanks to all of the host sites who agreed to conduct this important training. College Goal Sunday plans are well underway. If you have not yet volunteered officially, now is the time! Go on the web, and volunteer now! Lori Dial and her NASFAA Training Committee are busy with the NASFAA Session on Loans. Thanks to Chris Tolson for agreeing to present this important session.

As your President, I have written letters to Kentucky's Congressional delegation asking for consideration for Perkins FCC funding. I have also written to the Department of Education requesting them to offer an additional R2T4 Training session in the state since the University of Kentucky's site filled so quickly. I'll keep you posted on what I hear. I also attended the SASFAA Executive Board meeting in August in Atlanta. The Atlanta hotel is huge and will provide an excellent location for SASFAA in February.

I want to publicly acknowledge Laura Leathers, who had agreed to serve again this year as Public Relations Chair. Laura has taken a job at Ohio State and has left Kentucky. We will miss her leadership, willingness to serve and friendship!

Please feel free to contact me at my new job at the University of Louisville if you need me. I am willing to help you in any way to provide access for students, or to assist you with your duties. My contact info has changed and is hhibout01@louisville.edu, (502) 852-3870.

Best of luck with your fall semester or quarter, and I'll see you in Owensboro in a couple of months! Dare to scribble on the walls a bit along the way...
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■ Default Prevention
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Edamerica offers low-cost student loans nationwide – it’s what we do, working together with students, parents and schools. Edamerica features dream-come-true products & borrower benefits. And we provide extraordinary service and support throughout the financial aid process.

Supporting dreams. Transforming lives.

That’s Edamerica.

Service & Support You Only

Dream

Edamerica offers low-cost student loans nationwide – it’s what we do, working together with students, parents and schools. Edamerica features dream-come-true products & borrower benefits. And we provide extraordinary service and support throughout the financial aid process.

Supporting dreams. Transforming lives.

That’s Edamerica.

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Stafford Loans
Upfront benefits for ALL borrowers/great backend savings

Private Loans
Higher approval rates & longer repayment terms

Rates are variable and reset each July 1. Auto-debit rate reduction is for PLUS loans entering repayment on or after July 1, 2004.

So what are you waiting for?
Haygood named AMS senior account manager

Academic Management Services (AMS) is pleased to announce that David Haygood, a senior account manager for AMS Professions Group (APG) will now also serve as senior account manager for its southeast region. Haygood, of Acworth, Ga., will be responsible for developing and maintaining AMS business relationships with campus financial aid offices in Georgia, Tennessee, South Carolina and Kentucky.

LCC welcomes Crawford

The LCC Financial Aid Office would like to welcome Casey Crawford, Financial Aid Processor.

Swim retiring from Morehead State University

Rhonda Swim, Assistant Director for Technical Services at Morehead State University, will be retiring September 30, 2004. Rhonda managed the scholarship program, tuition waivers, processed withdrawals and supervised the Technical Staff. She will be very much missed as a professional and as a friend.

Overley joins Maysville financial aid office

Karen Overley has been hired in the financial aid office at Maysville Community and Technical College. We welcome Karen aboard!

Lindsey Wilson names Buchanan, welcomes new additions

Lindsey Wilson College Student Financial Services Office is proud to announce Jamie Buchanan, a 2004 Lindsey Wilson graduate, has been named a financial aid counselor. Michelle Larimore, Assistant Director of Student Financial Services, and her husband, Byron became the proud parents of Brett Dakota Larimore on May 11, 2004. Brett was born at 6:59 P.M. at T.J. Samson Community Hospital and he weighed nine pounds, five ounces and measured 21 inches long. Carrie Redford, Work Study Coordinator & Receptionist of Student Financial Services, and her husband, Jonathan, became the proud parents of Gabriel Logan Redford on June 29, 2004. Gabe was born at 9:08 A.M. at T.J. Samson Community Hospital and he weighed seven pounds, two ounces and measured 21 inches long.

EKU’s Wilks accepts new position

Eastern Kentucky University’s Beverly Wilks was hired in July as a new financial aid counselor. Beverly comes to the financial aid office from the EKU Perkins Loan program.

University of Louisville announces staff changes

University of Louisville has hired the following new staff: Mary Maggard, Financial Aid Advisor; Kate Brabandt, Financial Aid Advisor; Heather Boutell, Assistant Director and Charlie Schnell, Program Coordinator. The following staff have been promoted: Mike Abboud, Assistant Director for Customer Service and Mary McMullen, Financial Aid Advisor.

JCC announces staff changes

Judy Deines, Financial Aid Counselor at Jefferson Community College has retired effective July 15, 2004 after 15 years of service. She has been replaced by Korlan Amundson, who has recently completed her Master of Arts Degree in Higher Education from the University of Louisville. We have also recently hired Bernie Nathan as Financial Aid Assistant to handle our Front Counter Customer Service Operations and Sylvia Johnson as our Financial Aid Lab Coordinator.
Spencer retiring

Marian Spencer retired from the Department of Vocational Rehabilitation on July 31, 2004, after thirty-six years of dedicated and outstanding service! She served as a Rehabilitation Counselor for the Deaf in Louisville before she transferred to Frankfort and became a Program Administrator. She has worked with the training branch, fees management for the agency, financial aid, Medicaid Waiver training, continuous improvement for a high performance organization, the Brain Injury Association of Kentucky and handled many other responsibilities for the agency. Marian plans to spend more time with her family, travel and also stay actively involved with the Brain Injury Association of Kentucky. Marian is currently President of this organization.

Clark retires from WKU

Marilyn Clark retired from Western Kentucky University after 27 years in May.

Leathers moves to The Ohio State University

Laura Leathers, formerly of Transylvania University, has accepted a position at The Ohio State University. She is the new Assistant Director of Enrollment Services at Moritz College of Law. Laura and her husband, Ryan, have relocated to Columbus, Ohio, where he will begin the MBA program at The Ohio State Fisher College.

While at Transylvania, Laura was an active member of KASFAA. She participated on various committees, and most recently served the organization as the Public Relations and Financial Aid Awareness Chair. Most importantly, Laura was also the first prize winner of the Spring Conference hat contest. Her dedication to this organization is obvious!

Kentucky’s loss is certainly Ohio’s gain! Laura, you will make a fine Buckeye.

Mills announces new arrivals

Bernie Mills of KHEAA’s Publications group announces the arrival of two new grandchildren. Camryn Kidd Lenhart, right, was born June 17 to Brandon and Saralee Lenhart. She weighed seven pounds, six ounces. She joins sister Macaiah.

Mills and her husband Ken also welcomed Malachi Leslie Mills, far right, was born Sept. 14 to Ben and Liz Mills. He weighed seven pounds and measured 20 inches.

King greets new granddaughter

Donna King of Morehead State University welcomed granddaughter Calypso JiaLi McAlister, born April 27 in Beijing, China. She is called “Callie” by her adoring parents, Thom and Hong Mei McAlister. Thom McAlister teaches English at two Universities in Beijing. Their plan is to return to the United States next summer.

Thomas welcomes new son

Chris and Suzi Thomas of Berea welcomed Isaac William Thomas on August 14. He weighed 5.10 and measured just over 19 inches long.
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Contact us at 877-477-7537 to learn more about the innovative solutions in store for you from Student Loan Funding.
Heather’s goals for 2004-05

1. Remember our student focus and mission. Invite a student to every Board meeting and/or KASFAA conference. The student will share his or her story about how financial aid made a difference and receive a $100 scholarship to help with college in 2004-05. See the story in this newsletter!

2. Increase KASFAA volunteerism for 04-05. Create an on-line volunteer form and quickly plug volunteers into committee assignments. Ensure all volunteers have been assigned to a committee by follow-up. Request committee chairs to have more active committees and to use members for new and creative ideas and goals.

3. Bring more awareness of KASFAA to our elected leaders. Invite Governor Fletcher and Senators McConnell and Bunning to our conference(s). Offer to work with the legislators on financial aid training and/or success stories thanks to federal and state aid.

4. Review all policies and procedures for 2004-05, as well as the articles and by-laws. Update policies that were voted upon, but have never been updated. Record all of our policies in the manual to ensure that KASFAA’s legacy and work is not lost!

5. Review KASFAA's activities and consider submitting any of our current or new activities for a NASFAA state award.

High Performance Products Need Highly Skilled Support

At Great Lakes, our products are state-of-the-art. So is our training and technical assistance. That means that not only do you get the efficient, effective tools you need to help students finance their education, you get that same support when you need it.

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For more information on our High Performance Products, call toll-free 1-866-464-7855 or visit www.mygreatlakes.com.
Mark your calendars for College Goal Sunday

February 27, 2005
2 – 4 p.m.

College Goal Sunday gives you, a member of the financial aid community, the opportunity to assist students in your area with the completion of the Federal Application for Federal Student Aid (FAFSA).

College Goal Sunday is sponsored by the Kentucky Association of Student Financial Aid Administrators (KASFAA). College Goal Sunday began in the state of Kentucky in 2001 and continues to be one of KASFAA's most important programs.

We need your help! Please volunteer to participate in this worthy event. This past year we had over 175 volunteers. We are anticipating the addition of a site or two. Hence, we are going to need more volunteers. P.S. T-shirts will be provided for the volunteers!

KASFAA encourages all of its members to volunteer!

If you need to complete the volunteer form, please refer to our website: www.kasfaa.com. You will be able to indicate the location at which you wish to volunteer.

No volunteers will be turned away!

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Your students deserve all the help they can get paying for college. That's why we offer grants, scholarships, work-study programs and Kentucky's lowest-cost student loan to make college more affordable. So help them get what they've got coming. Details at kheaa.com or 800.928.8926.

LEAN ON US, FROM CLASS TO CAREER.

Kentucky's trusted source for grants, scholarships and loans.
Thanks for your support in 2004!
FY 2004 was a tremendous year in our efforts to make higher education more accessible for Kentucky students. Thanks to the assistance and support of our school and lender partners, KHEAA disbursed $148 million in need-based grants, scholarships, and work-study wages (more than double the amount disbursed in FY 2001) and guaranteed $951 million in Federal Family Education Loans. The Student Loan People contributed $3 million for additional state student aid awards and saved borrowers $14.7 million through its BestStart, Best in Class, and Best in Care benefits programs. We look forward to working with KASFAA members during the coming year and will continue to strive to do everything possible to maintain the faith and confidence you have placed in us.

FY 2004 Student Aid Disbursements

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount</th>
<th>Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>KEES</td>
<td>$ 72.3 million</td>
<td>60,420</td>
</tr>
<tr>
<td>CAP</td>
<td>$ 45.5 million</td>
<td>40,300</td>
</tr>
<tr>
<td>KTG</td>
<td>$ 23.0 million</td>
<td>10,980</td>
</tr>
<tr>
<td>KNGTAP</td>
<td>$ 2.5 million</td>
<td>1,210</td>
</tr>
<tr>
<td>TS</td>
<td>$ 2.0 million</td>
<td>560</td>
</tr>
<tr>
<td>OMS</td>
<td>$ 1.0 million</td>
<td>90</td>
</tr>
<tr>
<td>KWSP</td>
<td>$919,000</td>
<td>1,100</td>
</tr>
<tr>
<td>ECDS</td>
<td>$ 742,000</td>
<td>920</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$148.0 million</td>
<td><strong>115,580</strong></td>
</tr>
</tbody>
</table>

KHEAA Loan Guarantees by fiscal year
KEES, CAP, and KTG disbursements

Student Loan People benefits to students

<table>
<thead>
<tr>
<th>FY 2004</th>
<th>Cumulative Since 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>Savings</td>
</tr>
<tr>
<td>BestStart for All FFELP Stafford Borrowers</td>
<td>$6,879,000</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$6,879,000</td>
</tr>
</tbody>
</table>

Best in Class Forgiveness for Teachers

Interest Forgiveness
- Teachers, Counselors, Librarians: $732,100 (1,499,500)
- Special Education Teachers: $4,660,900 (7,724,900)
- Science Teachers: $779,900 (1,675,900)
- Math Teachers: $791,000 (1,541,600)
- ESL Teachers: $65,000 (128,700)

Subtotal: $7,028,900 (12,570,600)

Best in Care Forgiveness for Nurses

Interest Forgiveness for Registered Nurses: $452,400 (1,057,300)
Interest and 20% Principal Forgiveness: $322,300 (322,300)

Subtotal: $774,700 (1,379,600)

Contributions to State Aid Programs

<table>
<thead>
<tr>
<th>Contributions</th>
<th>Cumulative Since 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>College Access Program (CAP) Grant</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Kentucky Tuition Grant (KTG)</td>
<td>1,000,000</td>
</tr>
<tr>
<td>KHEAA Work-Study</td>
<td>1,000,000</td>
</tr>
</tbody>
</table>

Subtotal: $3,000,000 (6,000,000)

KHEAA Waiver of 1% Guarantee Fee

<table>
<thead>
<tr>
<th>Contributions</th>
<th>Cumulative Since 1996</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7,795,600</td>
<td>$34,800,000</td>
</tr>
</tbody>
</table>

Subtotal: $7,795,600 (34,800,000)

Total Benefits to Students: $25,478,200 (65,880,500)
Student Aid
2005 CAP and KTG Offers
KHEAA made College Access Program (CAP) Grant offers to 58,216 financially needy applicants for the 2004-2005 academic year before funds were depleted in July. The maximum CAP Grant award is $1,400 for 2004-2005. KHEAA made 21,739 Kentucky Tuition Grant (KTG) offers through August 19. The maximum KTG award is $2,600 for 2004-2005. An additional $2 million from KHESLC made it possible for KHEAA to make awards for one week longer than in 2003-2004.

Kentucky's Affordable Prepaid Tuition (KAPT)
KAPT governance reverted from KHEAA to the KAPT Board of Directors on July 1, 2004; however, KHEAA will continue daily administration of the program.

The KAPT Board of Directors met on July 12 and voted to reopen KAPT for enrollment from August 23 through December 13, 2004. The board also approved (1) a recommendation by the program actuary to include a 7.5% actuarial premium in contract prices for new enrollment and (2) a Memorandum of Understanding between KHEAA and KAPT that outlines the duties and responsibilities for KAPT administration. The next KAPT board meeting will be held on October 20. For more information about KAPT, visit www.getkapt.com or call 1-888-919-KAPT.

KAPT’s first class of beneficiaries entered college during the fall term. KAPT expects approximately 150 students to use KAPT benefits during the 2004-2005 academic year. Financial aid and business officers can access student eligibility and matriculation information through KAPT’s secure eligibility website at www.prepaidtuition.com. For information on using the website, contact Jo Carole Ellis at jcellis@kheaa.com or (502) 696-7442.

Kentucky Education Savings Plan Trust (KESPT)
The Board recently approved continuation of the KESPT management agreement with TIAA-CREF Tuition Financing, Inc. based on its scandal-free reputation as a program manager and administrative costs that are among the lowest in the nation. KESPT has year-round enrollment. Disbursements for academic year 2004-2005 are expected to total $1.7 million for 500 students. If you need more information on KESPT, contact David Lawhorn at dlawhorn@kheaa.com or 502-696-7383.

KEES Notices
This summer, KHEAA mailed 36,800 KEES renewal, 10,200 partial KEES renewal, and 15,400 denial notices to students based on 2003-2004 cumulative grade point averages reported by participating colleges. Renewal files are available in schools’ web directories indicating the status and renewal award amount.

KHEAA also sent 34,600 KEES award notices to 2003-2004 high school graduating seniors and approximately 100,000 returning 2004-2005 high school students in August instructing them to visit KHEAA’s website to learn about their KEES award. Letters and brochures explaining the KEES program were mailed to 48,000 rising freshmen.

Meeting with State Senator Shaughnessy
KHEAA and The Student Loan People hosted a meeting with members of the financial aid community and Senator Tim Shaughnessy on Friday, June 25, at The Student Loan People’s office in Louisville. Senator Shaughnessy discussed his proposed changes to KEES during the 2004 session of the Kentucky General Assembly, and the other attendees expressed their opinions on proposals related to KEES and financial aid in general.

Regulatory Amendments
At the August 5 meeting, the KHEAA Board passed regulatory amendments (pertaining to CAP, KTG, KHEAA Work-Study, Teacher Scholarship, Early Childhood Development Scholarship, educational institution participation requirements, and other regulations), which delete the definitions of “business school,” “college,” “school of nursing,” and “vocational school” consistent with KRS 164.740. Those terms
will be replaced by the term “eligible institution” as defined in KRS 164.740. The legislation that amended 164.740 serves to identify which educational institutions are eligible to participate in KHEAA-administered programs by bestowing eligibility upon all institutions that participate in the Federal Pell Grant program. KHEAA proposed this amendment to simplify the process of determining eligibility and to be consistent with relevant federal programs.

**Public Services Continuation Plan**

Gov. Ernie Fletcher's Public Services Continuation Plan to maintain the operation of state government in the absence of a legislatively enacted budget extends from July 1 to September 30, 2004. While the plan authorizes state government expenditures for the quarter, annual planning estimates are provided for state agencies. The continuation plan also takes into account higher revenue forecasts projected by the Consensus Forecasting Group. Some items of particular interest covered under the plan include:

- An additional $20 million will be given to the state's public universities.
- Sufficient funding is provided for 2004-2005 to maintain the CAP Grant maximum award of $1,400, increase the KTG maximum award from $2,400 to $2,600, and provide full funding for KEES.

**New Borrower Benefits**

The Student Loan People are offering two new borrower benefits for Consolidation Loans effective for the 2004-2005 academic year—a 1 percent interest rate reduction after 30 consecutive, on-time payments and a .25 interest rate reduction for borrowers who use ACH payments.

With the passage of some time, we want to evaluate our borrower benefits and would appreciate any feedback you are willing to provide. Just call or e-mail Lori Powers at 502-696-7378 or lpowers@kheaa.com.

**Cap Allocation/Bond Issue**

KHESLC was notified in late July that it had received an additional $73 million in tax-exempt bond cap allocation. At the August 5 meeting, the KHESLC Board adopted a resolution authorizing the issuance of $350 million of bonds to finance originations, purchases and consolidation of student loans during FY2005. Tax-free bonds in the amount of $202 million were issued in August and an additional $147.4 million in taxable bonds will go to market in December. Future issues of bonds are expected to continue to grow as the demand for student loans continues to climb.

**Go Higher Web Portal**

GoHigherKY.org, a central point of contact for all information about postsecondary education in the state, became operational on June 1. This online resource will serve students from middle school through college, parents, adults who want to return to school, middle and high school counselors and college admissions and financial aid officers.

Students can compile an academic portfolio to track their achievements and progress and use that information to meet college entrance requirements. GoHigherKY will guide students through the entire college preparation experience, from early planning and choosing a school to the application process. GoHigherKY will allow students to apply to colleges electronically and pay the required fees by check, credit card or fee waiver. Students and parents can get an EFC estimation of their FAFSA results. Students can also autopopulate the FAFSA on the Web with their profile data, cutting down on data entry errors and search the scholarship database with more than $4 billion in awards. All services are free.

GoHigherKY also offers many benefits to schools: free online application, increased visibility and savings on applications and transcripts. KHEAA hopes to have a press conference with Gov. Fletcher along with a media campaign using radio, television and newspapers throughout the state to officially launch the site. Electronic transcripts and Individual Graduation Plans (IGPs) will be part of the second phase of implementation targeted for spring 2005. Please send any comments or suggestions regarding GoHigherKY to publications@kheaa.com.
Outreach Services

As you are aware, KHEAA and The Student Loan People expanded their outreach efforts during 2004 with the addition of seven new positions and division of the state into nine outreach areas. Even though the positions were not completely filled until the end of January, the staff significantly increased its outreach compared to FY 2003. Student/parent contacts increased 45%, media interviews increased 60%, presentations increased 26%, exhibits increased 72%, and on-site visits increased 81%.

If you are interested in assistance with financial aid presentations or seminars, contact the outreach counselor for your area.

New Owner’s Manual

To guide students along the road to college planning and financial aid information, KHEAA and The Student Loan People have developed a new Owner’s Manual: How to Handle Your Future. The new piece, designed to complement the graphics on the College Info Road Show vehicle, includes information about the relationship of educational attainment to earnings; top Kentucky occupations by salary; frequently asked admissions and financial aid questions; the Kentucky Educational Excellence Scholarship (KEES); an overview of KHEAA-administered grant, loan, savings, and scholarship programs; BestStart, Best in Class, and Best in Care borrower benefits; helpful websites and a glossary. To request copies for distribution, please contact Paula Townsend at (502) 696-7380 or ptownsend@kheaa.com. The Owner’s Manual is also available at www.kheaa.com.

Northern Kentucky Financial Aid Workshop

KHEAA, The Student Loan People, Northern Kentucky University, Thomas More College, Gateway Community and Technical College, and state legislators from Boone, Campbell, and Kenton counties are partnering to offer a financial aid workshop on September 22, 2004. The workshop will be held at Thomas More College in the Holbrook Student Center, Steigerwald Hall, at 6:30 p.m. Invitations are being mailed to high school seniors in the area. For more information, contact Carl Rollins at 502-696-7474 or crollins@kheslc.com or Tim Ring at 859-636-3415 or tring@kheslc.com.
The KHEAA/KHESLC Boards of Directors met on Thursday, August 5, 2004, at Somerset Community College. John Prather is the new Board Chair for FY 2005.

Judy Lang, KHEAA Default Aversion Section Supervisor, and Stefani Tucker, Customer Service Manager for The Student Loan People, reported on joint activities of KHEAA and The Student Loan People to help prevent student loan defaults. Staff reported they met their goal (which was significantly better than the national average) in helping borrowers get back on track and stay on track in repaying their loans. KHEAA's Default Aversion Team and KHESLC’s Outbound Team received Team Player Awards for their joint efforts.

Governor Ernie Fletcher has appointed two new members, Dr. Sarah Laws and Mr. Spencer Noe, to the KHEAA/KHESLC Boards of Directors. Both live in Lexington.

Dr. Laws is the provost of Midway College. She is a graduate of Western Kentucky State Teacher's College (now Western Kentucky University). Laws graduated from the University of Kentucky with an Ed.D. in educational administration and supervision. She has served on the faculty of Midway College since 1994 and as Chair of the Teacher Education Program. Laws was selected as Midway College's Outstanding Faculty Member in 1997.

Mr. Noe is an attorney with Bowles Rice McDavid Graff and Love. He is a graduate of Tennessee Wesleyan College and the University of Tennessee College of Law. He is a former Assistant Commonwealth Attorney for Fayette County and currently practices in litigation, insurance, and commercial law. Noe serves as a member of the Board of Directors of the Martin School for Public Policy and Administration at the University of Kentucky. He is also a member of the Board of Directors for the New Cities Foundation.

Applications to fill a vacancy on the Boards were accepted until noon on September 7. Information on the candidates will be forwarded to the Postsecondary Education Nominating Committee for its September meeting. Three applicants will be chosen by the Committee, from whom the Governor will fill the vacancy.

Elaine Brumback has been appointed Customer Care Manager. Elaine oversees the status lines staff, which serves as the front-line point of contact for inquiries from students, schools, and lenders. Elaine also provides oversight for the training program and continues to serve as KHEAA's ombudsman. Elaine joined KHEAA in September 1995 as a Secretary Principal. She attended classes and earned a B.S. in computer science in May 2001 while working full-time for KHEAA.
High School Counselor Workshops

KASFAA will sponsor the fall series of High School Counselor Training Workshops, which help reinforce knowledge about college financial aid programs, provide updates from ACT on testing and career planning and to describe other important services for your future students.

Middle school, high school, vocational education and vocational rehabilitation counselors are invited to attend any of the nine free, one-day training workshops. Each participant will receive a certificate of attendance for six hours of credit applicable toward Instructional Leadership Training requirements. The workshops begin at 7:30 a.m. and end at 3:15 p.m.

WORKSHOP SCHEDULE

Nov.  3 Murray State University
Nov.  4 Madisonville Community College
Nov.  8 University of Louisville, Shelby Campus
Nov.  9 Union College
Nov. 10 Hazard Community and Technical College
Nov. 11 Morehead State
Nov. 16 Bowling Green Technical College
Nov. 17 Thomas More College
Nov. 19 Georgetown College

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Fifth Third Bank is committed to helping students finance their education with the loan that is right for them. We are a complete lending source and offer:

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Greetings KASFAA Member!

It's that time of year — Time for the Fall 2004 Conference! The Program Committee would like to invite you to attend our fall conference, “Take a Leading Role In KASFAA.” The conference will be held October 20-22 in Owensboro, at the Executive Inn Rivermont.

The conference will kick off with a Pre-Conference Workshop on Wednesday, October 20th from 9 a.m. to noon. We are happy to have Kathie Makowski, Training Specialist from the U.S. Department of Education, as our presenter. Join the committee at the opening session as we welcome Jeff Baker as our speaker. Jeff will also be giving the Federal Update on Thursday.

The program committee has been working tirelessly to provide an educational and informative conference that will appeal to everyone from new aid officers to seasoned veterans. We have session tracks that will be offered in four areas: New Aid Officers, Intermediate, Advanced and Hands-on. Please see the tentative agenda.

New KASFAA members are invited to join the Executive Board for lunch at noon on Wednesday, October 20th, followed by a new member workshop at 1 p.m. If you plan to attend this event, please contact Mary Anne Olson at MaryAnne.Olson@kctcs.edu by October 10th.

A conference is not complete without the opportunity for fellowship with other members. Wednesday evening’s President Reception will be “A Night at the Movies with KASFAA.” Come dressed as your favorite movie character or movie star for a dance and karaoke. Thursday night’s banquet will be “KASFAA on the Red Carpet.” Come dressed ready for a night on the red carpet with KASFAA. KASFAA awards will be given and special entertainment by a hypnotist. Friday will be “Spirit Day.” Show your school or company spirit by wearing an article of clothing with your school or company logo.

Don’t wait any longer; make your reservations today. Hotel reservations must have been made by September 19, 2004. Contact the Executive Inn Rivermont at 1-800-626-1936. Conference rates are $76 plus tax for single or double occupancy. Suites are available for $129 plus tax. Conference registration must be postmarked by October 1st. You can register online at www.kasfaa.com Please check the website often for Conference, “Coming Attractions” and additional information.

We look forward to seeing you in Owensboro!

Sincerely,

Heather Boutell
Heather Boutell,
KASFAA President

April D. Kendrick
April D. Kendrick,
Fall Program Chair
TENTATIVE AGENDA
"TAKE A LEADING ROLE IN KASFAA"
Oct. 20-22, Executive Inn Rivermont, Owensboro, Ky.

TUESDAY, OCTOBER 19, 2004
4 – 7 p.m. Executive Board Meeting
7 – 9 p.m. Dinner (Executive Board, Program Committee)
9 p.m. – ??? Packet Stuffing

WEDNESDAY, OCTOBER 20, 2004
9 a.m. – noon Exhibit Setup, Pre-Conference Workshop — Department of Education (hands-on)
Noon – 1 p.m. Executive Board / New Members Luncheon
Noon – 2 p.m. Exhibits Open
2 – 2:30 p.m. Welcome and Conference Overview
2:30 – 3:45 p.m. Opening Session: Jeff Baker
3:45 – 5:30 p.m. Exhibits Open
3:45 – 4 p.m. Concurrent Sessions
1  New Aid:  Professional Judgment /Budget Adjustments
2 Intermediate:  Electronic Communication w/Students
3 Advanced:  Program Reviews (DOE presenter)
4 Hands–on:  KHEAA Interlynx— Loans

THURSDAY, OCTOBER 21, 2004
8 a.m. – 10:30 a.m. Late Registration
10:30 – noon Exhibits Open
8 a.m. – 9 a.m. Breakfast/SASFAA Update
9 a.m. – 10:30 a.m. Federal Update
10:30 – 10:45 a.m. Break
10:45 – 11:45 a.m. Concurrent Sessions
1  New Aid: Satisfactory Academic Progress (SAP)
2 Intermediate:  The Millennials
3 Advanced:  Enrollment Management Demands
4 Hands–on:  KHEAA—CAP/KTG ~ Present and Future
11:15 – 11:30 a.m. Closing/Adjourn

Noon – 1:30 p.m. Luncheon/ Business Meeting
1:30 – 3 p.m. Exhibits Open
1:45 – 2:45 p.m. Concurrent Sessions
1 New Aid:  Need Analysis/ Cost of Attendance (COA)
2 Intermediate:  Federal/KHEAA Work Study
3 Advanced:  Cash Management Issues (DOE presenter)
4 Hands–on:  KEES — Present and Future

FRIDAY, OCTOBER 22, 2004
(Spirit Day! Wear your school/company shirt!)
8 – 9 a.m. Breakfast
9 – 10 a.m. Concurrent Sessions
1 New Aid: Verification/Online
2 Intermediate:  R2T4
3 Advanced:  KAPT
10:15 – 11:15 a.m. KHEAA Update
11:15 – 11:30 a.m. Closing/Adjourn
6:30 p.m. –??? Banquet – “KASFAA on the Red Carpet”

*Agenda is Subject to change*
*All activities are on central time*
It was an honor to represent Kentucky at NASFAA in Minneapolis, MN, July 18, 2004, through July 21, 2004. Based on the conference registration list, it appeared that 16 Kentuckians registered for the conference. The NASFAA Conference Committee presented several entertaining speakers for the conference, themed “Helping Students Make It After All”. The conference opened with juggler Randy Judkins, who focused on laughter in the midst of change.

Dallas Martin, NASFAA President, let attendees know Reauthorization would most probably occur next year, and offered comments about the current political climate and need for higher education support. Dr. Benjamin Carson, the famous primary surgeon known for separating Siamese twins joined at the top of the head, shared his inspirational comments and told participants about his Carson’s Scholars Fund. The Fund encourages youngsters in elementary schools to do well academically to earn a scholarship. Jeff Baker presented the Federal Update, which highlighted Congressional appropriations, the IRS Match “uncertainty” and other recent letters and upcoming conferences.

Interesting sessions for me included one of the hot topics, “Resolving Conflicting Information”, where the presenters provided us with information about the upcoming workshops to prepare financial aid professionals to become “semi-tax experts”. Other helpful sessions included Implementing College Goal Sunday In Your State, Leadership Stories: The Good, The Bad, and The Unexpected for state association presidents and the “Unexplained Side of Resources”.

The SASFAA Regional Award went to Dave Gelinas, from Sewanee, Tenn. Dave serves as current NASFAA Chair Elect. North Carolina also received a state award for service to the profession for their neophyte website. State Presidents from Tennessee, Virginia, Mississippi and Kentucky all got together and enjoyed dinner.

The conference featured many Minnesota items in the vendor area to bring back to the office, and I even spent a few hours in the Mall of America. Thank you for the opportunity to represent you all at a national conference. Next year’s conference is in New York City, from July 3-6. What a wonderful place to see fireworks! Watch your e-mail for conference and housing information; I know it will go fast!

Heather Boutell
KASFAA President
Nominations Form

Would you or someone you know like to volunteer for a position of leadership in KASFAA. As you know, we need your help to make our organization strong and effective. Volunteering is a great way to get involved, meet more people, and have a chance to make a great contribution! Nominations will run through January 2005. Start thinking about this now, so we'll have a good slate of candidates for the spring election. If you or someone you know would like to apply, please complete this form and return it to: Ron McMakin, National City, 101 S. 5th St., Louisville, KY 40202, ronald.mcmakin@nationalcity.com, 502-581-5305; Fax: 502-581-7833.

PRESIDENT-ELECT:

Name of Applicant  School/Organization

VICE PRESIDENT:

Name of Applicant  School/Organization

TREASURER:

Name of Applicant  School/Organization

TWO-YEAR PUBLIC:

Name of Applicant  School

PRIVATE:

Name of Applicant  School

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2004-2005 KASFAA Executive Board
Jennifer Cosens, Heather Boutell, Lissa Caldwell, Shelley Park and Runan Pendergrast.

2004-2005 KASFAA Executive Board and Board of Directors
2004-2005 KASFAA Committee Chairs
Front row, from left, Laura Keown, Lori Dial, April Kendrick, Chris Tolson and Katie Valentine. Middle row, left, Leslie Kaelin, Mary Anne Olson, Laura Leathers, Shawn Anderson, Rhonda Bryant and Michael Morgan. Back row, from left, Lissa Caldwell, Carl Rollins, Terri Parchment, Margie Philpot, Chester Priest, Mike Seiler and Bryan Erslan.

Rosemary Tutt and Shawn Anderson
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To learn more about how USA Funds can make your life easier, call Katherine Bontrager toll-free (866) 497-USAF, Ext. 8440, or visit www.usafunds.org.

Joyce Hall
Director of Financial Aid
Purdue University
Mark your calendars now! The 2005 SASFAA Conference will be held at the Atlanta Hyatt Regency Hotel (downtown) from February 13 – 16, 2005. Hotel reservation and outline agenda information is already posted on the SASFAA web site (www.sasfaa.org) in the Conferences section. Additional information, including a more detailed agenda and conference registration form, will be posted to the same site in late October. If you have any questions about the conference, please contact one of the following Conference Committee members:

Brent Tener, Conference Committee Chair  
b.tener@vanderbilt.edu  
Dorenda Adams, Alabama representative  
dadams@asunet.alasu.edu  
Yolanda Adams, DOE representative  
yolanda.adams@ed.gov  
Jolene Burke, Virginia representative  
jb Burke@collegeloan.com  
Lori Dial, Kentucky representative  
lori.dial@murraystate.edu  
Ron Gambill, Hotel Liaison  
grambill@edsouth.org  
Wendy Hutchins, Mississippi representative  
wendy.hutchins@slma.com

Lisanne Masterson, 2006 Conference Chair  
lisanne@brevard.edu  
Lisa Mitchem, Georgia representative and Local Arrangements Co-chair  
lisa.mitchem@finaid.gatech.edu  
Cara Suhr, Tennessee representative  
csuhr@nashville.tec.tn.us  
Wanda White, North Carolina representative  
whitew@ncccs.cc.nc.us  
Bill Whitlock, South Carolina representative  
whitlockwh@cttech.edu  
Rick Wilder, Florida representative  
rick_wilder@sfa.ufl.edu  
Todd Woodlee, Local Arrangements Co-chair  
toddw@nslp.org

Sign up now for NASFAA Fall 2004 Workshop Series

The NASFAA Fall 2004 Training Workshop will focus on Student Eligibility Issues and Loan Limits, Periods, Disbursements and General MPN issues. The Student Eligibility Issues module will include student/borrower eligibility requirements, ESL, remedial, prep coursework, correspondence courseseligibility and exceptions, cured defaults,and disability. The Loan module will include loan limits, independent to dependent student status, borrower at two different schools, compliance issues, parent denied PLUS then regains eligibility for plus, declining to certify and setting lower maximum loan limits, combined graduate and undergraduate programs and transfer students. Loan Periods will include SAY/BBAY, proration, one period loans and summer loans. Disbursements will include setting disbursement dates, changes in enrollment, early/late/postwithdrawal disbursements, overaward resolution, cash management regulations,and consumer notifications. General MPN includes requirements and processes, electronic/nonelectronic issues and lenders.

For registration please visit: http://www.kasfaa.com/nasfaafa04.htm. You can print and complete the application from the KASFAA website for both KASFAA membership and the NASFAA workshop.

Questions? Contact Lori Dial, Murray State University, at lori.dial@murraystate.edu or 270-762-2629.
Kelley earns KASFAA scholarship

Terry Kelley, an Owensboro Technical Community College student, was awarded a $100 Scholarship from KASFAA at the July 2004 Executive Board Meeting in Owensboro. Kelley is a sophomore and works as a Work Study in the Financial Aid Office. She is a mother of three and two of her children are college students; one is also a Work Study Student at OTCC. Terry was very emotional when she spoke with the board regarding the financial aid that she has received while attending college.

Bernice Ayer, left, Terry Kelley and Heather Boutell

KASFAA NOMINATIONS FOR THE 2005 HERB VESCIO DISTINGUISHED SERVICE AWARD

Deadline: November 15, 2004
Return to: Laura Keown, Chair
KASFAA Awards Committee
Centre College
600 W. Walnut St.
Danville, KY 40422
FAX: 859-238-5373
Email: keown@centre.edu

The Herb Vescio Distinguished Service Award is the highest award given by KASFAA. This award is presented to an individual who the association wishes to recognize for his/her contributions to the association or the profession. The Awardee will be recognized at the KASFAA Spring Conference to be held in Louisville.

Nominee: ______________________________________________________________

Institution: ______________________________________________________________

Description of Nominee’s Service: ___________________________________________
________________________________________________________________________

Your Name (optional): ____________________________________________________________

Your Institution (optional): __________________________________________________________

Past Recipients
1985 Herb Vescio, EKU
1986 Elinor Starr, Spalding
1987 Blake Tanner, U of L
1988 Johnny McDougal, Murray
1989 Lee Watkins, WKU
1990 Connie Williams, Georgetown
1991 Charles Vinson, Murray
1992 Joyce Bryan, KHEAA
1993 Bobby Halsey, UK
1994 Paul Borden, KHEAA
1995 Peggy Fain, Transylvania
1996 Barbara Scheidt, WKU
1997 Barbara Smith, Asbury
1998 Judy Deines, JCC
1999 Susan Luhman, EKU
2000 Tim Rhodes, Morehead
2001 Ron Duvall, KHEAA
2002 Marilyn Clark Watkins, WKU
2003 Nimmi Wiggins, UK
2004 Rhonda Swim, Morehead
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Rick Wilson, 2-Year Public

As two-year public representative to the KASFAA Board, I relay information back and forth between KASFAA members from two-year public schools and the KASFAA Board. I convey ideas and concerns to the board from my group’s perspective.

Robin Buchholz, Agency

The agency representative is responsible for contacting other agency members to ascertain items of importance and concern to share with KASFAA. Input from other agency members is vital to the role of the agency representative. I strongly encourage all of the KASFAA membership to be involved. Serving KASFAA continues to be very rewarding for me. Please feel free to contact me with any issues or concerns by phone, 502-696-7240, or email, rbuchholz@kheaa.com.

Pat Arauz, 4-Year Public

As the 4-Year Public School representative on the KASFAA board, I hope to establish an email line of communication with all other 4-year public school members. I will seek your input for issues I should take to the board. I will seek the assistance of the other 4-year public school directors in putting together a functionality directory for each school. If you want to know who to call about a Pell POP, an NSLDS aggregate problem, a Stafford Loan processing issues, FWS issues, etc., the directory will give you the contact person at each school. I thank you for giving me the opportunity to serve. Please feel free to contact me with any issues or concerns by phone, 502-852-6145, or email, p.arauz@louisville.edu.

Lori Dial, NASFAA Workshop

This year I am serving as the NASFAA Workshop Committee Chair on the KASFAA board. I want to offer an outstanding NASFAA workshop to be held on Nov. 18. Chris Tolson has agreed to serve as the instructor and with her expertise and knowledge I know that this workshop will enlighten and help you with your student and loan issues. Please feel free to contact me if you have any questions or ideas for future workshops. You can reach me at 270-762-2629, or by email, lori.dial@murraystate.edu.

Lissa Caldwell, Counselor Committee

The High School Counselor Committee is responsible for nine KASFAA Workshops held statewide. The committee is completely responsible for coordinating all aspects of the workshops, from ensuring counselors get proper continuing education credit from KDE, securing funding to planning logistics for the locations and hundreds of attendees.

I and my fellow co-chairs Rhonda Bryant of the University of Kentucky and Bryan Erslan of Berea College will strive to make this year’s workshops a success. Feel free to contact us if you have any questions. You can reach me at 502-696-7277, or by e-mail at lcaldwell@kheaa.com. My fellow co-chairs can also be reached at rbryant@email.uky.edu and Bryan_Erslan@berea.edu.

Terri Parchment, Newsletter Editor

This year I am serving as the KASFAA Newsletter Committee Chair. The newsletter committee is responsible for publishing the newsletter three times a year. Our goal is to keep the membership updated on happenings around the Financial Aid Community — locally, regionally and nationally. Newsletters are mailed to all current members, lifetime members, all SASFAA state presidents and the SASFAA president. The committee helps the editor with the layout for each edition and edits information. Feel free to contact me if you have any questions at 615-969-6794, or by email at tparchment@aol.com.
2003-2004 KASFAA Executive Board

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Chris Tolson, Campbellsville University

College Goal Sunday
Shawn Anderson, Somerset Community College

Mercedith Robinson, The Student Loan People

Diversity Concerns
Michael Morgan, KHEAA/The Student Loan People

Legislative Issues
Carl Rollins, The Student Loan People

Membership
Mary Anne Olson, KCTCS

Newsletter
Terri Parchment, Edamerica

Long Range Planning
Nancy Melton, Alice Lloyd College

Public Relations/Financial Aid Awareness
Aaron Gabehart, Campbellsville University

High School Counselor Training
Lissa Caldwell, KHEAA

Rhonda Bryant, University of Kentucky

Bryan Erslan, Berea College

Nominations
Ron McMakin, National City

NASFAA Training
Lori Dial, Murray State University

Support Staff Workshop
Margie Philpot, Laurel Technical College

Vendor/Sponsor
Mike Seiler, Bank One

Website Technology
Katie Valentine, Midway College
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