Hello, KASFAA friends! I hope you had a wonderful summer and have made it through fall registration. It’s been a very eventful few months, but so far I have thoroughly enjoyed representing KASFAA at several regional and national meetings and conferences. It is definitely a privilege to have the opportunity to interact with so many aid professionals and find out a little bit about how other financial aid associations operate.

Please take a few moments to review the members of the 2008-2009 Executive Board and Committee Chairs. These KASFAA leaders have amazed me already this year with their hard work, creativity and dedication to our association. It’s an honor to be working with such an outstanding group of professionals. We met in Bardstown in June to “Get the Game Plan Together” and prepare ourselves for the year ahead. It was a good time of goal setting and getting to know each other better.

Plans for the fall conference are well underway. The conference will be held October 8-10 in Louisville at the Holiday Inn Hurstbourne. For more details and to register for the conference, be sure to visit www.kasfaa.com. The theme for the conference is “KASFAA — Carrying the Torch.” The conference will have an Olympic Games theme, complete with opening ceremonies, lighting of the “Olympic” torch, and a parade of institutions. We’ll also have an opportunity to make a difference in our host community. Program co-chairs Kristie Hughes and Hamida Faquir are heading up the effort to provide a fantastic conference. You can look forward to impressive speakers and informative sessions, along with a return of what may be the official game of KASFAA—cornhole!

The conference is coming, but so are many other exciting KASFAA training events. Vice President Katie Conrad heads up KASFAA’s training efforts and oversees several committees in this role. High school counselor
Hello, KASFAA colleagues!

After many years of service, April Kendrick Tretter has handed over the reigns of the newsletter to me as she and her husband, Jason, prepare for the birth of their son. April has done a fantastic job with this publication and I hope to continue in the excellent example that she has set.

Though I am serving as the official editor, this newsletter is exactly what you make it. I depend on your letters to the editor, original articles, photographs, announcements and reports to make this newsletter great, so keep those submissions coming! Contact me with any questions, or for information about advertising rates or insertion dates.

I look forward to a great year.

Editor

Erica Osborne
Bellarmine University
2001 Newburg Road
Louisville, KY 40205
eosborne@bellarmine.edu

The KASFAA Newsletter is published three times a year, with graphic design and layout services provided by KHEAA/The Student Loan People.
Helping you do what you do best: help students succeed.

We get it. Our easy-to-use suite of online products, backed up by personal service and support, minimizes complexity so you have more time to spend with your students. Learn about our industry-leading initiatives, default prevention efforts and more by calling 866-464-7855 or visiting mygreatlakes.org.
King named director of financial aid

Morehead State University has announced Donna King has been named director of financial aid. She had been serving as interim financial aid administrator since December 2007.

“With Donna’s more than 20 years of financial aid related experience, and eagerness to enhance service, we know it’s a great fit,” said Jeffrey Liles, assistant vice president for enrollment services. “We are fortunate to have a staff member who has the experience, education and proven dedication to serving students to successfully meet the challenges of this position.”

Under King’s leadership this past spring semester, a number of outreach and service projects were initiated, including visits to area high schools and regional campuses.

King is a three-time MSU graduate. She earned an associate’s degree in business; and Bachelor of Arts and Master of Arts degrees in sociology. King and her husband, Willis King, reside in Owingsville. She has two children, Lori McAlister and Thom McAlister.

New arrival at Sullivan–Louisville!

Congratulations and good luck to Laura (Geiser) Jones of Sullivan University Louisville Campus, who along with her husband Kevin, welcomed the arrival of baby boy Jesse Louis Jones on July 16. Jesse Louis was also welcomed home by a brother, Matthew, 10 months.

NASFAA Training Workshop
November 21 in Frankfort

The 2008 NASFAA Fall Training Workshop will take place at the KHEAA offices in Frankfort on Friday, November 21 (times to be determined). The training will be conducted by KASFAA members (also to be determined) and will include the following topics:

Database matches: This material will review recent changes to the database matches performed during the processing of data from the Free Application for

Continued on Page 5
Federal Student Aid (FAFSA) and discuss the challenges that institutions face when resolving match issues.

Veteran status: This section of fall training will review how institutions may document a student’s status as a veteran or currently serving on active duty.

Drug convictions: NASFAA’s materials will discuss the impact drug convictions have on student eligibility, time frames of student ineligibility, and how students regain eligibility.

Federal Methodology: This section of training will provide detailed information on the changes mandated by CCRAA that go into effect for the 2009-10 award year, including the expanded qualifications for independent status and modifications to how a student qualifies for the simplified needs test automatic zero EFC.

Cost of Attendance: These materials will review the purpose of the cost of attendance (COA) and the changes made by HERA to construction of the COA. This section will also discuss what issues institutions should consider when implementing these changes and will provide case studies for illustration.

Institutional Policies: These materials will discuss the impact that institutional policies have on student eligibility.

If you have questions or if you wish to volunteer, please contact Rhyan Conyers at Rhyan_Conyers@georgetowncollege.edu or call 502-863-8028.
LET UNCONVENTIONAL THINKING HELP YOU SUCCEED.

With more than 51 years of experience in the financial aid community, American Student Assistance® is the nation’s first student loan guarantor. Since the beginning, we have remained focused on assisting students and families to successfully complete a program of student loan repayment.

NATIONAL GUARANTOR

Based in Boston, we have 18 regional offices throughout the country—allowing us to assist students nationwide. Our commitment to student success is so great that we were one of the first guarantors to change our business model to succeed only when your borrowers do. We believe that this kind of unconventional thinking makes all the difference.

Results:
- We guarantee education loans in every state in the nation
- 7 out of every 10 American schools we work with are located outside of New England
- Over the last year, students, lending professionals, and financial aid administrators in 32 states have benefited from our presentations and training sessions

VISIT US ONLINE AT
www.amsa.com/kasfaa
The 2008-2009 KASFAA Board of Directors, Executive Board, and Committee Chairs met for the first time in Bardstown June 16-17 for a transition meeting.

2007-2008 Secretary Karyn Yates meets with 08-09 Secretary Vickie Montgomery during the KASFAA transition meeting.
Members of the 2007-2008 KASFAA Board of Directors, Executive Board, and Committee Chairs ended their service at the transition meeting.

KASFAA had a large representation at this year’s SASFAA New Aid Officers’ Workshop. The event was held May 27–June 2 on the campus of Bellarmine University.
# 2007-2008 KASFAA Financial Statement

## June 30, 2008

<table>
<thead>
<tr>
<th>INCOME</th>
<th>Budget</th>
<th>Actual</th>
<th>% of Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Beginning Balance</td>
<td>$80,949.71</td>
<td>$80,949.71</td>
<td>100.0%</td>
</tr>
<tr>
<td>2. Prior Administration Receipts</td>
<td>$1,520.00</td>
<td>$1,520.00</td>
<td>100.0%</td>
</tr>
<tr>
<td>3. Membership Dues for 2007-2008</td>
<td>$7,800.00</td>
<td>$7,820.00</td>
<td>100.28%</td>
</tr>
<tr>
<td>4. Membership Dues for 2008-2009</td>
<td>$0.00</td>
<td>$100.00</td>
<td>0.0%</td>
</tr>
<tr>
<td>5. Conference Fees</td>
<td>$23,000.00</td>
<td>$22,815.00</td>
<td>99.2%</td>
</tr>
<tr>
<td>6. Advertising Fees</td>
<td>$4,000.00</td>
<td>$1,360.00</td>
<td>34.5%</td>
</tr>
<tr>
<td>7. Vendor/Sponsor</td>
<td>$40,000.00</td>
<td>$45,000.00</td>
<td>112.5%</td>
</tr>
<tr>
<td>8. Professional Development</td>
<td>$7,500.00</td>
<td>$7,750.00</td>
<td>103.33%</td>
</tr>
<tr>
<td>9. High School Counselor Workshop</td>
<td>$7,500.00</td>
<td>$8,500.00</td>
<td>113.33%</td>
</tr>
<tr>
<td>10. Interest Income</td>
<td>$3,000.00</td>
<td>$20,056.46</td>
<td>668.56%</td>
</tr>
<tr>
<td>11. College Goal Sunday</td>
<td>$40,000.00</td>
<td>$47,000.00</td>
<td>117.5%</td>
</tr>
<tr>
<td>12. College Goal Sunday Carry-Over</td>
<td>$10,000.00</td>
<td>$10,000.00</td>
<td>100.0%</td>
</tr>
<tr>
<td>13. Miscellaneous</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.0%</td>
</tr>
<tr>
<td>14. Reserve</td>
<td>$45,000.00</td>
<td>$45,000.00</td>
<td>100.0%</td>
</tr>
<tr>
<td>15. Endowment</td>
<td>$5,500.00</td>
<td>$5,500.00</td>
<td>100.0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$275,769.71</strong></td>
<td><strong>$285,340.17</strong></td>
<td><strong>103.47%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>Budget</th>
<th>Actual</th>
<th>% of Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. Conference Expenses</td>
<td>$48,000.00</td>
<td>$40,265.91</td>
<td>83.89%</td>
</tr>
<tr>
<td>17. HS Counselors’ Workshop</td>
<td>$10,000.00</td>
<td>$5,540.39</td>
<td>55.4%</td>
</tr>
<tr>
<td>18. Travel-Exec. Bd./Committees</td>
<td>$16,461.00</td>
<td>$16,460.05</td>
<td>99.99%</td>
</tr>
<tr>
<td>19. Representative to NASFAA</td>
<td>$2,000.00</td>
<td>$1,591.28</td>
<td>79.56%</td>
</tr>
<tr>
<td>20. President to SASFAA</td>
<td>$2,500.00</td>
<td>$2,471.68</td>
<td>98.87%</td>
</tr>
<tr>
<td>21. President-Elect Travel</td>
<td>$3,500.00</td>
<td>$2,143.52</td>
<td>61.24%</td>
</tr>
<tr>
<td>22. Past President to SASFAA</td>
<td>$1,200.00</td>
<td>$743.76</td>
<td>61.98%</td>
</tr>
<tr>
<td>23. Postage/Telephone</td>
<td>$400.00</td>
<td>$135.00</td>
<td>33.75%</td>
</tr>
<tr>
<td>24. Printing</td>
<td>$1,000.00</td>
<td>$80.75</td>
<td>8.08%</td>
</tr>
<tr>
<td>25. Newsletter &amp; Mailing</td>
<td>$6,000.00</td>
<td>$4,883.00</td>
<td>78.06%</td>
</tr>
<tr>
<td>26. President’s Contingency</td>
<td>$1,000.00</td>
<td>$564.45</td>
<td>56.45%</td>
</tr>
<tr>
<td>27. Financial Aid Awareness/PR</td>
<td>$1,000.00</td>
<td>$0.00</td>
<td>0.0%</td>
</tr>
<tr>
<td>28. Accounting &amp; Legal Services</td>
<td>$2,010.00</td>
<td>$2,009.06</td>
<td>99.95%</td>
</tr>
<tr>
<td>29. Miscellaneous</td>
<td>$200.00</td>
<td>$0.00</td>
<td>0.0%</td>
</tr>
<tr>
<td>30. Awards/Plaques</td>
<td>$551.00</td>
<td>$551.00</td>
<td>100.0%</td>
</tr>
<tr>
<td>31. Supplies</td>
<td>$2,500.00</td>
<td>$2,312.03</td>
<td>92.48%</td>
</tr>
<tr>
<td>32. Scholarship</td>
<td>$1,250.00</td>
<td>$1,175.00</td>
<td>94.0%</td>
</tr>
<tr>
<td>33. College Goal Sunday</td>
<td>$40,000.00</td>
<td>$20,435.98</td>
<td>51.09%</td>
</tr>
<tr>
<td>34. College Goal Sunday Scholarships</td>
<td>$10,000.00</td>
<td>$6,750.00</td>
<td>67.5%</td>
</tr>
<tr>
<td>35. Professional Development</td>
<td>$10,500.00</td>
<td>$7,765.82</td>
<td>73.96%</td>
</tr>
<tr>
<td>36. Transaction Fees (PayPal)</td>
<td>$500.00</td>
<td>$384.42</td>
<td>76.88%</td>
</tr>
<tr>
<td>37. Transfer to 2008-2009</td>
<td>$49,197.71</td>
<td>$103,276.27</td>
<td>209.92%</td>
</tr>
<tr>
<td>38. Reserve</td>
<td>$60,000.00</td>
<td>$60,000.00</td>
<td>100.0%</td>
</tr>
<tr>
<td>39. Endowment</td>
<td>$6,000.00</td>
<td>$6,000.00</td>
<td>100.0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$275,769.71</strong></td>
<td><strong>$285,340.17</strong></td>
<td><strong>103.47%</strong></td>
</tr>
</tbody>
</table>

Fall Paid Registrations 222  
Spring Paid Registrations 148  
Paid Members 395  
Checking - 5/3 $141,229.55  
CD-US Bank (7 Month) $13,996.88  
CD-US Bank (11 Month) $14,050.84  
Total Cash on Hand $169,276.27  

Respectfully submitted,  
Andrea Spry  
KASFAA Treasurer  
2007-2009
Everyone should have the chance to grow into a dream.

As a financial aid advisor, you’re dedicated to helping students go farther in life. To learn how we can help students both plan and pay for college and how Upromise® can help, visit SallieMae.com/schools.
Let the games begin! KASFAA invites you to attend the 2008 Fall Conference, “KASFAA – Carrying the Torch.” The opening ceremonies will be held October 8-10 in Louisville at the Holiday Inn Hurstbourne. The program committee has worked to provide members with an informative and entertaining conference that will appeal to all KASFAA members. KASFAA also plans to unveil our first ever charity drive in the Fall in an effort to spread goodwill in the communities that host us. More details will be coming soon.

In addition to four sets of informative concurrent sessions, the conference will include three general sessions that will benefit the entire KASFAA membership. Concurrent session topics include TEACH Grant, ACG/SMART Grant and the Top Ten Financial Aid Pitfalls and How to Avoid Them, while the general session topics include a SASFAA Update with our very own Heather Boutell and a Washington Update.

New KASFAA members are encouraged to join the Executive Board for lunch at 12 p.m. on Wednesday, October 8. Prior to the luncheon, the annual New Member Workshop will take place, providing an opportunity to meet and mingle with colleagues. More information regarding this event will be forth coming from Robin Buchholz, so watch your email for details.

You are invited to join in the opening ceremonies at the President’s Reception on Wednesday evening. The opening ceremonies will include a banner contest for those who would like to show their school/company spirit. More information can be found in the special feature article in this newsletter and on the KASFAA website. The evening will conclude with “Wacky Olympics,” including ping-pong and the ever so popular game of cornhole. Friday will be USA spirit day, so wear red, white and blue. Dress for the entire conference will be casual.

If you’ve always dreamed of going to the Olympics, now’s your chance! Don’t wait – join the KASFAA team! Hotel reservations can be made by calling the Holiday Inn Hurstbourne at 502.426.2600. Reservations must be made by September 23. The group rate is $91 per night plus tax for a single or double occupancy. Be sure to mention our group name, KASFAA, to get the discounted room rate.

Fall conference registration is available online at www.kasfaa.com. Please check the site for more conference information as the conference draws near.

We look forward to seeing you in Louisville!

Sincerely,

Jennifer Cosens
KASFAA President

Kristie Hughes and Hamida Faquir
KASFAA Fall 2008 Program Co-Chairs
Banner contest to kick off Conference

Get Ready! Get Set! Let the Games Begin! The theme for the Fall 2008 KASFAA Conference is **KASFAA – Carrying the Torch**. In honor of the 2008 Olympics, we will start the President’s Reception on Wednesday evening with a little competition of our own. The Opening Ceremony will begin with the presentation of our own KASFAA Olympic Torch by a special guest, followed by an Olympic Parade of Banners, in which each institution carries a homemade banner representing their institution or company. Wednesday evening will also be spirit night, so wear clothing with your institution or company logo. The banners will be judged later in the evening by our distinguished panel of past KASFAA Presidents.

The banner should be a creative representation of your institution or company. We ask that the banner be made of lightweight material (such as a cotton sheet, nylon, lightweight canvas, felt, etc.) and be no larger than 5 ½ x 4 ft (half of a standard twin bed sheet).

This is your chance to show your spirit and represent your institution or company in the Opening Ceremony. So put your thinking caps on and get ready to have some Olympic sized fun!

---

Give to a charity that is in line with our mission.

KASFAA members will have an opportunity to participate in this effort at the fall conference. We hope to give back a little to a local charity in our host community of Louisville.

Optimize member and financial information.

Accomplishing this goal will help improve communication among members of the association, as well as preserve some of our important history. Some of the efforts will include making sure members are subscribed to the listserv and beginning to collect and store information regarding members’ service on KASFAA committees.

Actively involve committee members.

Committee chairs will make an extra effort to involve their committee members in the work of the committee. This will help KASFAA develop future committee chairs and future association leaders.

Look for new revenue streams.

With the current challenges faced by our student lending partners, KASFAA needs to begin to look for new funding sources and explore new financial models in order to maintain financial security.
## KASFAA – Carrying the Torch
### 2008 Fall Conference

**October 8-10, 2008**
**Holiday Inn Hurstbourne, Louisville, KY**

*Tentative Agenda*

### Tuesday, October 7, 2008

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2:00 – 5:00</td>
<td>Executive Board Meeting</td>
</tr>
<tr>
<td>6:00 – ???</td>
<td>Dinner</td>
</tr>
<tr>
<td>9:00</td>
<td>Packet Stuffing</td>
</tr>
</tbody>
</table>

### Wednesday, October 8, 2008

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 – 9:00</td>
<td>Program Committee/Executive Board Breakfast</td>
</tr>
<tr>
<td>8:00 – 12:00</td>
<td>Registration</td>
</tr>
<tr>
<td>11:00 – 12:00</td>
<td>New Member Workshop</td>
</tr>
<tr>
<td>12:00 – 1:00</td>
<td>Executive Board/New Member Luncheon</td>
</tr>
<tr>
<td>12:00 – 5:00</td>
<td>Registration</td>
</tr>
<tr>
<td>12:00 – 2:00</td>
<td>Exhibits and Communication Center Open</td>
</tr>
<tr>
<td>2:00 – 3:45</td>
<td>Opening Session/SASFAA Update</td>
</tr>
<tr>
<td>3:45 – 4:00</td>
<td>Break</td>
</tr>
<tr>
<td>3:45 – 5:00</td>
<td>Exhibits and Communication Center Open</td>
</tr>
<tr>
<td>4:00 – 5:00</td>
<td><strong>Concurrent Sessions</strong></td>
</tr>
<tr>
<td>11:30 – 1:15</td>
<td>Identity Theft</td>
</tr>
<tr>
<td>1:30 – 2:30</td>
<td>Diversity</td>
</tr>
<tr>
<td>3:45 – 4:00</td>
<td>Top Ten Financial Aid Pitfalls and How to Avoid Them</td>
</tr>
<tr>
<td>4:00 – 5:00</td>
<td>Lender/Guarantor/Servicer – Who Does What and When?</td>
</tr>
</tbody>
</table>

### Thursday, October 9, 2008

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 – 10:30</td>
<td>Late Registration</td>
</tr>
<tr>
<td>9:00 – 10:00</td>
<td>Washington Update</td>
</tr>
<tr>
<td>10:00 – 11:30</td>
<td>Exhibits and Communication Center Open</td>
</tr>
<tr>
<td>10:00 – 10:15</td>
<td>Break</td>
</tr>
</tbody>
</table>

### Friday, October 10, 2008

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 – 9:00</td>
<td>Breakfast</td>
</tr>
<tr>
<td>9:00 – 10:00</td>
<td>KHEAA Update</td>
</tr>
<tr>
<td>10:00 – 11:00</td>
<td>Federal Update</td>
</tr>
<tr>
<td>11:00 – 11:30</td>
<td>Closing/Adjourn</td>
</tr>
</tbody>
</table>
At KHEAA and The Student Loan People™, we know that you work hard to help your students and their families work through the financial aid process.

From state grants and KEES to Stafford and PLUS Loans, we handle them all. Anytime you have questions or need technical assistance, give us a call. That’s what we’re here for. Call 888.678.4625 or visit studentloanpeople.com.
August 2008

Student Aid Update

KHEAA disbursed $191.5 million in state aid during FY 2008. KEES, CAP, and KTG represent 95% of the funds disbursed.

The Student Aid Advisory Committee is being reconvened with an anticipated meeting in late September. Topics to be discussed at the meeting include legislative changes to KEES such as the new supplemental awards for Advanced Placement and International Baccalaureate exams (SB2) and “on-track to graduate” requirements (SB 75).

The 2008-2009 Robert C. Byrd Scholarship recipients have been selected from GED applicants. This federally-funded program provides scholarships to academically talented high school seniors and GED graduates who show promise of continued excellence in postsecondary education. KHEAA has increased the number of GED awards from one per congressional district to five this year, making it possible for us to award 30 new GED scholarships with over half of those recipients being first-generation college students. Postsecondary institutions will be receiving notification of their Byrd recipients before the end of July.

Funding for the CAP and KTG programs were exhausted with the ISIR load that occurred July 3, 2008, for KTG, and April 24, 2008, for CAP.

The Go Higher Grant program saw the end of its first year of administration in June 2008. This grant provides $1,000 for tuition and book expenses to needy adult students, age 24 or older, who enroll less than half-time during their first semester in college. At the close of the 2007-2008 year, 306 students had applied for the grant, 130 were offered an award, and 82 received funds. The following changes have been made to increase utilization among the adult student population this grant targets:

• The “no previous college experience” requirement has been removed.
• The maximum EFC threshold has been increased to 150% of Pell.
• The requirement that students not be convicted felons has been revised to allow students with felony convictions provided they are not incarcerated.

The Mary Jo Young Scholarship program will experience a change in administrative responsibility beginning with the 2008-2009 year, with KHEAA assuming the duties that were previously performed by the Kentucky Department of Education. This scholarship program provides assistance for high school students that are taking dual credit courses at a Kentucky college and/or Advanced Placement courses through the Kentucky Virtual High School. Awards are made with priority to free and reduced lunch students and first-generation college enrollees. KHEAA hopes this change in administration will increase efficiency and communication between the colleges, students, and high schools involved in the program.

KESPT

For FY 2008, KESPT held $104.2 million in total assets, a 4% increase compared to FY 2007. The total number of accounts at the end of FY 2008 was 11,142, an increase of 8.6%. For the year, KESPT generated 1,563 new accounts, which represents the second highest total in the 18-year history of the program. KESPT disbursed over $4.4 million on behalf of 1,109 beneficiaries.

Continued on Page 16
KHEAA Update

Continued from Page 15

Student Loan Guarantees
At the end of FY 2008, KHEAA had guaranteed $1.26 billion in Stafford, PLUS, and Consolidation Loans.

New Entrance and Exit Counseling Fields
On June 21, KHEAA implemented changes to the Entrance and Exit Counseling files schools receive based on our integration with Mapping Your Future. These changes will better inform schools of the type of counseling the borrower performed as Mapping Your Future offers several different counseling types. A new field will capture the Entrance/Exit Counseling type that was performed by the borrower. This 2-byte “Counseling Type” field has been added to both the Entrance and Exit Counseling files. In the Exit Counseling file, there is a new field beginning in position 1823. In the Entrance Counseling file, there is an additional 1-byte filler field beginning in position 1222, immediately preceding the Counseling Type field.

New College Info Road Show
KHEAA is excited to welcome the addition of a new mobile outreach center to our array of services for students, parents, counselors, and others across the Commonwealth. This new vehicle was made possible by the federal GEAR UP grant partnership between KHEAA and the Council on Postsecondary Education (CPE) and matching funds that were previously committed as part of the grant. As part of our partnership with CPE, the new vehicle will participate in GEAR UP events throughout the state and prominently promote the GEAR UP program.

KHEAA’s new College Information Road Show is equipped with 12 workstations students can use to access GoHigherKY.org, kheaa.com and FAFSA on the Web.
SASFAA Annual Conference

Mark your calendars now for February 8–11 to join SASFAA President Heather Boutell and the SASFAA Conference committee in Myrtle Beach, SC for the annual conference.

The conference committee has been hard at work developing a program that will meet your needs both personally and professionally. In July you were asked to step up to the plate and make suggestions for conference sessions. It looks as though the bases are loaded and we are headed for a grand slam of a conference.

In the weeks to come, additional information will be available about the conference at www.sasfaa.org.

Shelley Park is representing Kentucky on the conference committee, so if you would like to make any suggestions or offer to present, please e-mail Shelley at shelley.park@eku.edu. She is an excellent representative!

Get ready to be On Deck with SASFAA and join us at the beautiful Sheraton Convention Center in Myrtle Beach!

SASFAA Management Institute slated for December 8–10

The SASFAA Management Institute will be held at the Grove Park Inn Resort and Spa in Asheville, North Carolina. The event, which is sponsored by SASFAA, every four to five years, is scheduled to begin Monday, December 8, and end on Wednesday, December 10.

The Institute is a professional development training event designed to provide an opportunity to explore the latest research, issues or trends that affect the financial aid profession. This year’s event will provide a legislative update and sessions geared toward the latest research on “Access & Affordability.”

The event is intended for experienced financial aid administrators. However, other higher education professionals or individuals whose professional responsibilities include significant contact with the financial aid process are also encouraged to attend.

The Institute’s speakers slated to present include:

- Dr. Donald Heller, Director, Center for the Study of Higher Education, and Professor of Education and Senior Scientist, College of Education, The Pennsylvania State University
- Dr. Sandy Baum, Senior Policy Analyst, The College Board & Professor of Economics, Skidmore College
- Dr. Phil Day, NASFAA President
- Dr. Michelle Asha Cooper, President, Institute For Higher Education Policy
- Dr. Barry Simmons, NASFAA Chair-Elect & Director, Office of University Scholarships and Financial Aid, Virginia Polytechnic Institute
- Ms. Zakiya Smith, Director of Government Relations, Advisory Committee on Student Financial Assistance

Don’t miss out on this senior level learning experience. Space is limited. Register online today from the Training Page at www.sasfaa.org/docs/toc_training.html. The registration information, tentative agenda, hotel reservation and travel information are detailed there.

For further information you may contact the SASFAA Management Institute Chair, Brenda M. Brown at bbrown@law.miami.edu or Heather Boutell at Bellarmine University at hboutell@bellarmine.edu.
Credit Repair Tips for Students

College students today are bombarded with credit card offers — their primary source for selecting a credit card vendor is through the mail. By the time students graduate college, 91 percent report carrying at least one credit card and 56 percent carry four or more cards.

The temptation of easily accessible credit gets many students into financial trouble, so it’s important for them to know what they can do to repair their credit. Having good credit gives students more options and enables them to do the things they want to do. Offer your students these credit repair tips to get them back on the right track.

**Know Your Credit Score.** You can receive your credit report for free from annualcreditreport.com. Your credit report describes your financial history, but does not include your credit score, which represents how well you’ve handled credit in the past. Generally, scores below 650 make it more difficult or costly to obtain credit. You can obtain your FICO credit scores for a nominal fee from myfico.com.

**Pay Your Credit Cards.** Pay down your credit balances as much as possible — the bigger the gap between the amount of credit you’re using and your available limits, the better your score will be.

**Keep Your Balances Low.** It’s also important to keep your card balances low. Keeping your balance to 30% of the credit card’s limit will help increase your score.

**Know Your Credit Limits.** Know the limits on your credit cards and make sure the limit on your credit report is the same limit you have on the card.

**Keep Old Cards.** The longer you’ve had a credit card, the better your credit history will be. If you have old cards that you don’t use often, charge something periodically in order to keep the account active. Don’t close unused accounts as a short-term strategy to raise your credit score.

**Correct Errors.** If you find an error on your credit report, contact someone about correcting it.

For more information on improving your credit score, visit myfico.com/CreditEducation/ImproveYourScore.aspx. For more information on helping students improve their credit score, contact Dave Bowman or Edgar Hakl at Great Lakes Higher Education Guaranty Corporation.

2009 CGS to acknowledge efforts of financial aid officers

College Goal Sunday is all about helping families complete the FAFSA and eliminating some of the fear and anxiety associated with preparing to send a child to college. But as a financial aid professional, you know these efforts take place almost daily, and are not just reserved for one Sunday in January.

To help acknowledge these efforts, the College Goal Sunday committee is expanding its scope to include what YOU do leading up to the event on January 25. Watch the KHEAA site for the latest announcements. Also, mark your calendar and plan to be a part of this year’s event.
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Shelley Park, Eastern Kentucky University

Long Range Planning
Nancy Melton, Frontier School of Midwifery and Family Nursing

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Program (Fall)
Hamida Faquir, Academic Finance Corporation
Kristie Hughes, Western Kentucky University

Program (Spring)
Judy Bradley, Pikeville College
Gina Kuzuoka, Spalding University

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