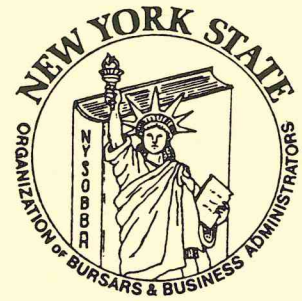


# NYSOBBA Quarterly



Vol. 8 No. 3

JULY 1995

## From the Desk of Lucy Wiertel

Harry Truman said "life is iffy". We enjoy life more if we expose ourselves to the unfamiliar. We become more valuable if we are growing and stretching. Work will be more fulfilling and satisfying if we decide to be our best. The ifs are endless.

I speak to you now as the new President of NYSOBBA. I am just an ordinary person who agrees that life is iffy. I have no special talent for public speaking or organizational management - I'm just an average administrator who follows two basic work ethics... CELEBRATE THE SMALL WINS and BE A RISK TAKER. Tom Peters, the Service Excellence guru of the business world impressed these philosophies upon me.

Celebrating the small wins is the prime motivational technique that gets me through each day. The positive reinforcement as you accomplish small tasks is the impetus to continue to engage in the larger picture. The fact that I can finally discuss Pro-Rata refunds without breaking into a cold sweat is testimony to the fact that I have finally achieved a primary understanding of the regulation and process. I am no expert as yet, but I celebrate the small win of basic knowledge and have the courage to fight through the entire process.

The second ethic-be a risk taker... I wouldn't be making this speech if I wasn't a risk taker. Many people get in the habit of saying no to new experiences preferring to be locked into the comfort zone. I have been fortunate to have friends and colleagues who challenge me. Their expression of

*Lucy Wiertel of Hilbert College was elected as President of NYSOBBA June 5, 1995. This was her acceptance speech.*

cont'd on page 2

Lucy cont'd from page 1

confidence and support is the springboard for each new experience.

Thank you to each member who has played a part in that challenge.

Now, I want to challenge you! I Dare each of you to be a risk taker-whether it be by experimenting with a new billing technique or by developing a new refund delivery system. I also challenge you to be an active member in NYSOBBA. Celebrate your small wins and share them in the NYSOBBA newsletter. Your colleagues want to hear the news! Become an active regional member. It is in this small group arena where colleagues sweat the regs and share solutions.

New Federal and State budgets, regulations and compliance audits will continue to challenge us. We know that life is full of ifs. It will be a successful venture IF we are ready to be challenged.

\* \* \* \* \*

### NEXT ISSUE DEADLINE

The next newsletter will be published in early October 1995. Articles need to be submitted by September 15, 1995. Please submit your articles to Barbara Dupre at Suny Brockport, Rakov Center, Brockport, NY 144202938. Or Fax to me at (716) 395-5445. Thank you.

## JUNE CONFERENCE

I would like to thank everyone who attended our June conference at the Concord. We had 146 participants, making this one of our largest conferences ever. We had 25 vendor displays giving us a wide variety of information show casing their companies. I've received numerous positive responses and letters from participants saying that they enjoyed the conference and took many new ideas back with them. Many new friends were made and much business was accomplished. I heard many comments that the sessions were informative, the golf was fun and the track was expensive, but worth the cost. I know Laurie Freeman, Peggy Ehman, and myself are relishing our winnings (\$1.00 each). There weren't any holes-in-one in the golf tournament this year, but I heard the Concord had to order boxes of balls to replace the ones that were bought between the 9th and 10th hole.

I want to thank all of the people who helped to make the conference such a success. Barbara Servatius searched near and far and brought in wonderful speakers. Laurie Freeman spent countless hours on the telephone making arrangements with vendors (her ear will never be the same). Barbara Dupre worked her computer to the bone making registration come together. Larry Brennan smoked his calculator keeping all the money straight. Dick Augustine dogged vendor after vendor for just the right prizes for the tournament winners. Shutter bug, Jack Edwards captured the spirit of the confer-

ence on film. Additionally I would like to thank Dorothy Watson, Peggy Ehman and everyone else who helped to make this conference the success it was.

We netted a profit after expenses, one half of which will be earmarked for our scholarship fund.

Again, I wish to thank all who helped to make this conference a success.

Linda Chrzan  
Out Going Regional  
Director of Genesee Valley

## Dues Renewal

This is the last call for late dues payments for the 1995-96 fiscal year. As you read this notice I will be preparing documents for the printers. If you wish to have your organization listed in the current directory you must act fast. The cut off date for information going to the printers is August 20, 1995.

B Dupre

## QUESTION AND ANSWER ROUNDTABLE

For the second year the roundtable discussion was well received. Moving the session to the first day increased the attendance threefold. This year we invited two members to serve as experts, Kay Schmalz, Assistant Treasurer at Mercy College and Elias Eldayrie, Director of Financial Aid at SUNY Buffalo. Many thanks for their expertise. In addition to Kay and Elias, many questions were answered by the membership at large.

Once again, I think this was a wonderful opportunity for new Bur-sars as well as veterans to ask that nagging question which they can't seem to figure out. The Hot Topic for the session was focused on the recent changes for pro-rata refunds.

I apologize to anyone whose question we did not have time to address. We had so little time and so many questions.

My thanks go to Barbara Servatius for putting this session into the program. It was most successful again this year. I look forward to facilitating a roundtable discussion again next year. I wonder what the hot topic will be next year.

Respectfully submitted by  
Jack Edwards  
SUNY New Paltz

# SUNY CARD TECHNOLOGY BIRD (BILLING INQUIRY, RECORDS AND DROP/ADD) ELECTRONIC DOCUMENT STORAGE REFUND & REPAYMENT WORKSHOP

These are the topics presented in detail by staff from the University of Buffalo. Each of these processes are done with advanced technology and computer support. The concept of each was to do more with less. The SUNY Card and BIRD are to make life easier for the student at any time of day or evening with out the need for human interaction. Thus freeing personnel to work on other more important projects.

Refund & Repayment workshop was a discussion by Sharon Myers on the requirements of the law and whether to refund by pro-rata or Appendix A.

Electronic document storage was discussed by Andy Sprague. Andy discussed the various storage options available and how to determine what is best for your organization. He also discussed some of the pitfalls of electronic storage and the processes one should go through before deciding what form of electronic storage is right for their organization. He also touched on the Audit trail and what is acceptable for Audit purposes at this time.

B Dupre

## TAP REDESIGN

At this year's conference, Brian Matthews, HESC Director of Payments/IVP, addressed the membership regarding the forthcoming redesign of the TAP system. The following is the information shared at the Concord. Please read it carefully and get involved in this proposed change. Too often, we sit at our desks and complain about policies, procedures and formats being forced on us without any input. Here is your opportunity to be an active participant in the process. Call Brian (518) 473-3273 with any comments.

### SIMPLIFY APPLICATION PROCESS

Application - The FAFSA will continue to be used to collect most of the data needed to calculate an award. We will continue to use a supplemental application until and unless the DATA ELEMENTS BILL becomes law.

Student data changes - We recognize that a significant number of students and parents will need to make changes or corrections to data which was supplied as early as January. We will attempt to collect ALL MISSING DATA as well as CORRECTIONS at the same time. **Example:** We will inform student of all missing data even if the TAP award is denied. We will attempt to expand the number of data elements schools can update electronically.

## COMMUNICATION AND DATA EXCHANGE - Emphasis on Electronic Data.

**Inquiry** - In addition to an enhanced student inquiry component we envision that schools would have inquiry into their accounting files to obtain data on balances, payments and certified value.

**Reports - Electronic Reports** - We have discussed a menu-driven report system which would allow schools to obtain the type of data they need, when they need it. We imagine some schools would want one large file which would always include all data for all students. This report would be similar to the electronic Student Status Listing full record (previously called Colaward). Other options could include: Students certified or decertified (by term), Students missing data, eligible students to be certified (by term). The availability of these electronic files will make the current electronic reports, Student Status Listing, Rosters, RA's obsolete and unnecessary.

**Reports - Paper Reports** - Beginning as early as this year, schools will have the option of not receiving paper student status listings, rosters or remittance advices. One of our stated goals is the reduction of paper and elimination of paper whenever possible. At some time in the future most paper reports may be eliminated. However, we are aware that at this time some institutions may have a continuing need for paper documents.

## PAYMENT AND ACCOUNTING

The principles of the redesigned payments and accounting system have not changed since NYSOBBA helped articulate them in the late 1980's.

**Payments** - Advance payments will not be tied to rosters but will be calculated based on historical certification. Current application data may also be used to gauge whether or not a significant change has occurred. Advance payments will, to the extent possible, provide funds at a time that will allow schools to credit awards to all eligible students on the certification date.

**Accounting** - The accounting system will be organized by school, year and term. It is envisioned that a school's accounts would be balanced by term, but that accounts could be rolled into a year or even a multi-year account in order to offset refunds (or consolidate payments) for prior periods.

Some schools have already requested that accounts be balanced by year, and that refunds from a prior year not be included in the determination of a balance due the school.

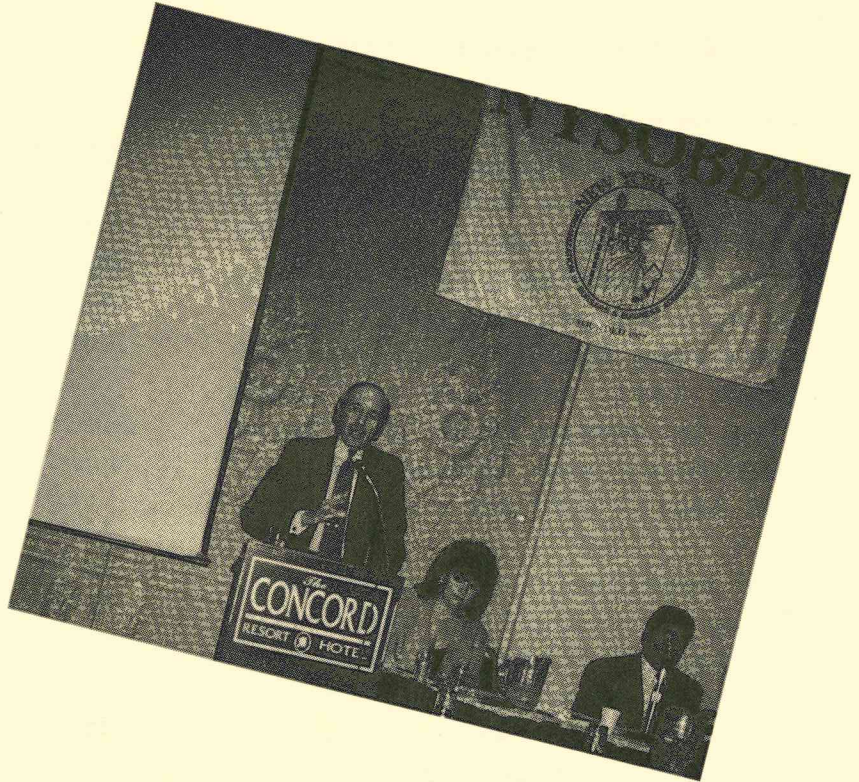
## GENERAL CERTIFICATION ISSUES

The redesign will not change certification requirements and therefore the data that is needed for certification should not change significantly.

con'td on page 9



# CONFERENCE '95



# NYSHESC UPDATE

*This is a continuing column from NYSHESC to keep us informed on what is new at NYSHESC. Over the years NYSOBBA has developed a good relationship with NYSHESC and we appreciate Cathy Crowders time to write this article for each newsletter.*

## NYSHESC ESCROW EFT SERVICE UPDATE

The NYSHESC Escrow EFT Service continues to grow both in terms of volume and service enhancements. As of June 30, 1995, there were a total of 12 lending institutions and 65 schools participating in this program. Since its inception in August 1993, over 120,000 loans totaling in excess of \$300 million has been disbursed through the NYSHESC Escrow EFT Service.

With regards to enhancements beginning June 1, 1995, the delivery of the EFT funds has been modified from the one 5-day cycle to two 4-day cycles. Funds received by NYSHESC on Tuesday will be transmitted to schools on Friday and funds received on Thursday will be transmitted the following Tuesday.

Another major enhancement to the EFT system is electronic refunds. Beginning in September 1995 Schools participating in the NYSHESC EFT Service will be able to send refund information through NYSHESC to both EFT participating and non-participating lenders. This non-fee service will be done through a separate PATH data entry screen.

Also in September lenders will be able to enter their escrow EFT disbursement information and transmit it directly to NYSHESC. This will allow lenders, regardless of their volume of weekly disbursements, to provide superior quality service to schools.

The next NYSHESC EFT user's group meeting in Albany is scheduled for October 1995. For Questions regarding the New York Escrow EFT Service, please contact Ed Noonan, Office of Active Loan Finance at (518) 473-1669.

## TAP BULLETIN # 113

NYSHESC has mailed TAP bulletin 113 to schools. The bulletin contains information in the TAP program for the 1995-96 award year that supplements the information contained in TAP bulletin # 112. The bulletin is also available on the NYSHESC Bulletin Board.

## GRANTS AND SCHOLARSHIP REDESIGN

Funds to continue the Grants and Scholarship Redesign have been included in the State Budget. The redesign will result in systems that take advantage of the latest technology and allow staff at NYSHESC and at schools to use this technology to provide better services to students and their families.

Phase II of the redesign will include meeting with representatives of the financial aid and bursars organizations to develop



specifications for the new systems.  
(see article this issue)

#### ABLE - 2

An updated version of ABLE-2 containing the new TAP schedules is scheduled for release shortly and should arrive at schools during the first week of July.

#### JULY 1 REGULATION CHANGES

Schools are reminded that there are several changes on the Regulations that govern the FFEL program that take effect on July 1. Information concerning these regulations are contained in NYSHESC bulletins: L2-S2 (May 11) and L5-S4 (May 19).

#### LOAN BULLETIN 95 L8-S6 (JUNE 23, 1995)

This bulletin reviews repayment, deferment, Forbearance changes effective July 1, 1995. It has been mailed to lenders and schools and can be viewed on the NYSHESC Bulletin Board.

#### LATE DISBURSEMENTS ALERT (JUNE 23, 1995)

NYSHESC has prepared an ALERT which provides information about changes in late disbursement procedures effective July 1, 1995. The ALERT has been mailed to lenders and schools and can be viewed on the NYSHESC Bulletin Board.

#### NYSHESC TRAINING

NYSHESC is constantly working with lenders and servicers in the FFEL program to maintain the high-

est level of service to students and schools. During June, NYSHESC trained staff at both the Chemical Bank Processing Center in Long Island and the Sallie Mae Processing Center in Wilkes Barre, PA. The training covered July 1 regulations update, claims processing, EFT, and the latest electronic processing.

Article submitted by  
Cathy Crowder  
NYSHESC

#### TAP Redesign cont'd from page 5

A student will need not appear on any school specific roster or list to be certified. Any student determined to be eligible could be certified. In addition, many of the cumbersome steps necessary to make changes or corrections will be eliminated.

Article submitted by  
Lucy Wiertel Hilbert College

## ENROLLMENT PROJECTED TO INCREASE INTO THE 21st CENTURY

Enrollment in U.S. Colleges and Universities is expected to rise to 16.1 million by 2005, a 9 percent increase over the 1993 figure of 14.8 million, according to projections by the National Center for Education Statistics. Other projections about the higher education population in 2005 include:

The share of students of traditional college age (8-24 years old) will increase to 58 percent, up from 54 percent in 1993.

The proportion of students between the ages of 25 and 34 will drop to 21 percent in 2005 from 25 percent in 1993.

The proportion of women in the student population will remain at the 1993 figure of 55 percent.

Nearly three in five students (57 percent) will attend school full time, up from 55 percent in 1993.

More than three-quarters (78 percent) will attend public colleges and universities, the same proportion as in 1993.

A Majority of higher education students (87 percent) will be enrolled at the undergraduate level in 2005, up slightly from 86 percent in 1993.

*This profile was prepared by Linda Knopp of the American Council on Education's Division of Policy Analysis and Research.*

*B Dupre*

## 1995 NYSOBBA GOLF TOURNAMENT

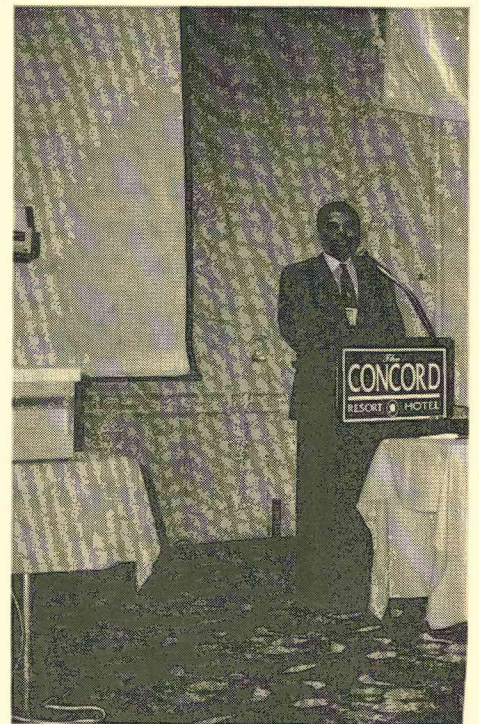
This years tournament as you all know was played on the GREEN MONSTER at the Concord Hotel Resort. It would seem that we finally found a course that would humble some of us and deflate others ego on their golf prowess. This has been definitely the most challenging course we have played to date. So much so that we had to create a new prize category --most lost balls in the water-- for which we came up with an unquestionable winner Michael Broderick with Elias Eldayrie coming in a close second. The most honest person in the tournament with the high gross score was Mauren Fitzgerald. No I won't repeat the score you had to be there to appreciate her reactions. The winner of this years tournament was Brian Cuppett with a gross score of 79 and a net after handicap (ha! ha!) of 72. Next year we the official bean counters of America will come out with portable calculators to verify his stroke count. Brian won the possession of the infamous green jacket and new trophy donated by Fleet Bank, listing all the prior winners, for one year. He is required to come to next years tournament and bring back the jacket and trophy for the next recipient, we hope, to win. I would like to thank all the vendors who contributed prizes to make this a fun event. Your support to NYSOBBA is always appreciated and we hope to see you and all the membership at the 1996 conference.

Article Submitted by  
Richard Augustine  
Buffalo State College

FORMER MING  
FAMILY WEEKEND  
OCTOBER 2-5, 1995



# CONFERENCE '95



HOME COMING  
FAMILY WEEKEND  
OCTOBER 5-8, 1995



## NYSOBBA NEWSLETTER

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Brockport, NY 14420

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