



NYSOBBA

Quarterly

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From the Desk of the President...

"As the year comes to a close, we have the opportunity to put into perspective the key events that have challenged our ingenuity and taxed our energies, sometimes apparently beyond human capacity. The fact that we continue to be successful in meeting schedules and deadlines, and a myriad of requirements placed upon us by our own institutions and funding sources speaks well for our dedication and skill..... How do we continue to respond to these many fold challenges?..... It seems to me that we must communicate to the State and Federal regulatory agencies that the financial aid processes are becoming too complex to manage appropriately, and in adherence to all rules and regulations, while meeting the needs of students." This is a quote from the President's Column of John Karrer in the January 1988 NYSOBBA newsletter. John passed away suddenly on January 26, 1997, yet his words live on. John's comments to the membership nine years ago are still very profound issues today. It is testament to the fact that John was a very dedicated leader with vision for the future. Financial issues in higher education continue to challenge us every day. On the Federal side, President Clinton is a great ally for higher education and as Congress begins to work on reauthorization of the Higher Education Act, we can only hope that some improvements will be implemented. On the State side, we see drastic budget proposals impacting the Tuition Assistance Program (TAP). The history of delayed budgets haunts us as we try to prepare for the next academic year. What can we do to remain calm in the eye of this storm? We can remain united as an organization. We can network with our colleagues to resolve problems. We can continue to work with the Department of Education and Higher Education Services Corporation to improve service in the delivery of financial aid systems. We can plan to attend the annual NYSOBBA conference in June to receive the latest updates and renew acquaintances. We can honor John Karrer's legacy by being positive and proactive. The future of higher education is in the hands of politicians....it is in the hearts of NYSOBBA.

Lucy

CONFERENCE NEWS!!!!

From Jack Edwards, Conference Coordinator

MARK YOUR CALENDAR!!!!!! The 15th Annual NYSOBBA Conference is scheduled for June 10 - 13, 1997 at the Crowne Plaza Hotel in New York City. Your hosts, members of the New York City region, are gearing up and looking forward to your visit.

This is the 20th Anniversary of NYSOBBA so I hope all are planning to attend. Our agenda is in its final stages and it appears to be an exciting and full conference. A tentative agenda can be located in this newsletter. In addition, there will be plenty of evening time for you to venture out into the city and enjoy the many sites.

The registration material will be mailed shortly -- by the beginning of April -- so be on the lookout for it and make sure you register immediately.

I am making site visits for the 1998 annual conference.

NYSOBBA 1998 CONFERENCE

At the present time, I am making site visits for the 1998 annual conference. I am hoping to bring this conference to either the Western, Central or Genesee Valley region. I will visit the city of Rochester and the Finger Lakes region in the beginning of April to look at some hotels.

If any member wants to submit a recommendation for sites for the 1998 conference within these regions, please let me know as soon as possible. I would like to make the decision in order to announce it at the 1997 conference.

I can be reached by phone at (914) 257-3157 or by e-mail at edwardsj@npvm.newpaltz.edu. Also, my fax number is (914) 257-3495. Thanks for your assistance. I look forward to hearing from you.

By, Jack Edwards, Conference Coordinator

MESSAGE FROM HESC'S PRESIDENT

I recently had the pleasure of meeting with the NYSOBBA Executive Board. HESC's executive staff were able to share a number of new initiatives, and we benefitted from the responses from the Board. The Board voiced concerns regarding a number of TAP issues currently in the Governors budget proposal. We also discussed ideas to streamline TAP administration and expand directions on opportunity programs.

As an administrative agency, HESC does not construct the States budget on higher education policy. HESC's mission is to expand educational access and achievement, and it is our job to administer the final approved budget efficiently and effectively. When the budget is passed, HESC will provide immediate updates to State budget items that affect financial aid

programs. We will provide you with notifications, if warranted, that you may distribute to your students to explain any changes in the program resulting from the budget.

Another of HESC's assignments is to act as a communication vehicle from our clients to the budget and policy makers regarding the administration of student aid. Collective information sharing is invaluable. I would like to encourage this dialogue to represent constituent concerns so that together we can set an agenda for administrative issues, and become an advocate for policies that positively affect the future of higher education.

HESC would like to offer a Q & A column in this newsletter as a forum for NYSOBBA questions and concerns. Please forward your questions to your regional director or to Kathy Crowder, HESC liaison to NYSOBBA, at 99 Washington Avenue, Room 1438, Albany, New York 12255 or e-mail

to kcrowder@hesc.com. We will respond to any questions in the next newsletter.

Finally, we look forward to participation in your June conference.

Robert J. Maurer, President, HESC

TAP REDESIGN

The TAP Redesign continues to progress. The process is now entering the more technical phase of design and construction. We anticipate one additional school meeting some time this summer concerning payments and associated reports.

The Redesign Application Processing System is scheduled to be implemented in March, 1998 with other processing applications phased in over the summer of 1998. Redesign will result in streamlining and simplification by:

- ◆ providing flexibility to add new financial aid programs without major changes to software and procedures and to support all statutory programs;
- ◆ simplifying the application process for students and families with an emphasis on HESC's response to and processing of student-initiated changes and corrections;
- ◆ providing funds at a time and in a manner that will allow schools to credit awards to eligible students on their certification date;
- ◆ reducing school administrative burden;
- ◆ reducing HESC administrative burden;
- ◆ simplifying the number and complexity of reports sent to and from customers.
- ◆ reducing HESC processing turn-around time to meet established targets; and,
- ◆ providing the capability for students, schools, HESC, and other appropriate parties to gain accurate and timely information when they need it.

The TAP Redesign continues to progress ...Redesign will result in streamlining and simplification

HESC: WIRED FOR THE FUTURE

The following are excerpts from a recent interview with Robert Moon, HESC's Vice President for Information Resource Management:

Q: What are HESC's long-term technology plans?

A: To improve customer service, HESC has reviewed a number of options that would provide faster and more complete access to information. The best option, and the one we are currently developing, is moving toward Internet-based processing. This would give customers many benefits. They could access our databases 24 hours a day, 7 days a week; there would be no limitation on the number of lines used to take calls, and there would be no additional costs other than normal Internet access fees.

Q: What is the projected timeframe for delivery of Internet services?

A: The Internet project will be delivered in three phases:

Phase 1 will allow inquiry to HESC's database over the Internet. Both institutions and students will be able to check on the status of FFEL loans and State grants. To avoid security problems, HESC data will be loaded daily onto a server. Students and institutions will access the server through HESC's World Wide Web Home Page. Phase 1 should be completed by the end of 1997.

Phase 2 will allow institutions to update information on-line via the Internet. Phase 2 will also allow schools to select criteria and extract data to create their own customized reports. Work on this phase is expected to begin in the Fall of 1997.

Phase 3 will move other PATH functions to the Internet, with the ultimate goal being the on-line processing of most grant and loan transactions. Although this phase will officially begin in 1998, the groundwork is already being laid. Eventually, HESC would like to allow students to apply for TAP and loans on-line, and to allow all customers to complete all possible transactions electronically.

Q: Will PATH software and mainframe transfer still be available?

A: Yes. Mainframe file transfer will be available indefinitely. We are also looking at a PATH solution that will operate a windows environment with limited graphics. PATH will be maintained during the Internet development process but the long term emphasis will be on Internet-based processing.

LOAN INITIATIVES

HESC is offering several new services to lenders to improve processing of FFEL student loans and service to their schools.

EFT Extra - The EFT Extra Service will allow HESC to electronically disburse lender's funds according to the school's disbursement schedule. Disbursements will be made via EFT for participating schools or by individual check for non-EFT schools. EFT Extra and HESC Origination will be available to lenders beginning April 1, 1997.

As of January 31, 1997, total HESC EFT disbursements have surpassed the \$1.5 billion mark by an additional \$32 million. A meeting of the EFT Users Group is being scheduled for late April.

Origination Servicing. Schools have requested that HESC establish a "one-stop shopping" concept whereby HESC would act as the lender's agent for all activities related to originating a loan. In order to do this, the school would use the PAL

Application Process, and HESC would debit the participating lender's bank account when the disbursement is scheduled to ensure that disbursement is made accurately and timely to the school. The PLUS credit check will be part of this process also. HESC will also bolster its customer service staff to ensure prompt resolution to any origination problems. The Customer Service staff will work closely with the lenders in resolving these problems.

Alternative Loans. There has been an increasing call on the part of schools for alternative loan programs to fill the gaps, experienced by certain students, between the cost of attendance and the financial aid available. In discussions with schools, it has become obvious that there is not a need for an additional alternative loan product, but for streamlining and standardization in the existing origination processes used for alternative loans. HESC is addressing this need with two approaches. The first would be to offer an existing alternative loan product and a standardized alternative loan delivery system to all participating New York State lenders. These loans would be processed in an integrated manner with the FFEL loans including the PAL process, and HESC will perform all the origination services as described above, if requested. CommonLine format would be available to those schools who process in this format. HESC will notify the school of the insurer's determination on the alternative loan. Funds will be transferred through the existing EFT process. HESC will also include other alternative loan programs offered by lenders as part of this origination service. In this manner, schools could indicate a student's need for both FFEL and an alternative loan as part of the automated origination process.

EMPIRE FFEL

HESC is advancing for consideration with its consortium of lenders a proposal for a program that would provide, what will be in effect, a small grant to the neediest students in New York State.

This pool of students is identified as those who receive the maximum TAP award and who also need to borrow to finance their education.

HESC, in combination with the lenders, would provide a small grant to the student during the school year. As part of the discussion HESC is considering waiving all or part of the fees that would normally be charged to lenders for Origination Servicing, EFT, EFT Extra in order to contribute a certain amount of the grant to the student. These grants could be paid separately and identified as being made available by a joint public/private partnership which is represented by the FFEL Program or they could be paid in the form of a reduced insurance fee on the loan.

Further meetings will be held with the Consortium of Lenders to determine the willingness of the lenders to participate and how such a program could be structured.

TO KEEP US IN TOUCH

- ◆ HESC will be distributing an update to the NYSOBBA directory to the membership. The addition includes frequently called numbers at HESC, by function, and contact information for the consortium of lenders.
- ◆ HESC has surveyed its participating lenders for program and contact information. An updated Lender Directory will be distributed in April.
- ◆ The 1997-98 TAP Application and change forms will be available on HESC's Homepage - www.hesc.com. The student will be able to download the application or form, fill it out, sign, and mail to HESC.

Staff at HESC were shocked and sorrowed to hear about the passing of a good friend and colleague, John Karrer. We want to extend our condolences to his family and to his friends at SUNY Buffalo.

FAREWELL TO A COLLEAGUE AND FRIEND

On January 26, 1997, JOHN G. KARRER, Assistant Vice President and Director of Student Accounts



(fourth from left) at the University at Buffalo passed away. His untimely

death came weeks after his retirement from UB and just days before his retirement party. NYSOBBA has lost one of its greatest members. John was a dedicated leader and contributor to our organization. Whenever a job needed to be done, John got someone to do it. He was a promoter of human talent and a motivator of humankind. He was a gentle man. His kind words were heard by many. He was a pioneer in higher education. I last saw John at the Western/Genesee Valley Region joint meeting in December. He addressed the assembly regarding his tenure at UB, his thoughts on the future of NYSOBBA and higher education. John made a comment that our future looked very challenging and that he was glad to be out of the picture. We laughed and thanked him for his words of encouragement....not realizing that they would be the last words that he shared with us.

Memorials may be sent to either of the following:

The Park School of Buffalo Foundation
4625 Harlem Rd..
Snyder, NY 14226

University of Buffalo
John G. Karrer Scholarship Fund
C/O Jennifer Mengay
Student Finances and Records
Hayes Annex C
Buffalo, NY 14214

COLUMBIA UNIVERSITY'S COMPREHENSIVE FINANCING PLAN

*Submitted by Kate Wilson, Executive Director
Student Financial Services, Columbia University*

Columbia University has introduced a Comprehensive Educational Financing Plan for 1997-98. The Plan is designed to offer students and families a single, simple approach to meeting the costs of a Columbia education. In order to meet the needs of Columbia's diverse student population, which includes undergraduate, graduate, professional, part-time and international students, Columbia developed an integrated program which includes various products provided by private sources. The Plan includes a variety of loans for students and parents, a line of credit, an installment plan, and tuition insurance. The private products may either supplement the federal student aid programs or be used by students/families who do not qualify for that aid.

The Plan includes products offered by private higher education providers: the Access Group and Key Bank will offer student and parent loans, USA Group offers the payment plan, CoreStates Bank offers lines of credit and specialized loans, and A.W.G. Dewar offers the tuition insurance plan. The products are all Columbia-branded and offer lower rates.

If you have questions about the plan, you may contact Kate at 210 Kent Hall; Columbia University; New York, New York 10027; kw17@columbia.edu; (212) 854-4208.

IS YOUR "NONREFUNDABLE DEPOSIT" REALLY NONREFUNDABLE ?

By Dennis Riker, Bursar, Barnard College

In preparing its application for recertification in the Title IV program recently, a NYSOBBA member college reexamined its policy regarding

the forfeiture of student acceptance deposits for those accepted students who do not attend or withdraw with no liability.

You may wish to review your policy with your legal counsel. The college above had a refund policy which called for forfeiting the students' entire \$400 nonrefundable acceptance deposit if

the student had no net charges (i.e. all charges were reversed in full because the student never attended or withdrew during a 100%

institutional refund period). Their policy made no distinction between first time Title IV recipients & other students.

Crucial to whether regulatory refund formulas apply are the definition of when a student becomes a Title IV recipient and whether she attends any classes. An informal survey of 26 bursar and financial aid professionals found that 25 schools incorrectly considered a student to be a Title IV recipient only if the student actually had Title IV funds disbursed. However, NASFAA clarified that a student is a Title IV recipient if she applies for and establishes eligibility for Title IV funds by being billed fees and attending at least one class -- regardless of whether Title IV funds are ever disbursed.

According to the Code of Federal Regulations (CFR) concerning Institutional Refunds and Repayments [34 CFR 668.22 (a)(1)], if a student is a Title IV recipient and does not register for the period of enrollment for which she was charged, or withdraws, drops out, is expelled, or fails to complete the program on or after her first day of class for that period of enrollment, the school is obligated to utilize regulatory refund formulas -- either Pro Rata or Federal. The school is also limited to charging only "a reasonable administrative fee not to exceed the lesser of five percent of the tuition, fees, room and board, and other charges assessed the student OR \$100" [CFR

***The Plan includes products offered by
private higher education providers.***

668.22 (c)(4) (Pro Rata refunds) and (d)(2) (Federal refunds)]. If your acceptance deposit is more than \$100 and you are forfeiting it for first time Title IV recipients, you may want to review the CFR with your counsel. The NYSOBBA school above determined that it should forfeit only \$100 of its "nonrefundable" deposit and refund the balance for first time Title IV recipients.

In its 12/13/95 Newsletter (p. 15), NASFAA clarified CFR 668.22. "A student is considered to have dropped out before the first day of class of a period of enrollment if the school cannot document the student's attendance in any class during the enrollment period. This revision does not represent a policy change, but rather corrects the language in 668.22. It had implied that regulatory refund formulas must be used to calculate a refund even when a student withdrew, dropped out or was expelled before the first day of classes."

If, however, the student attends and "is" charged partial fees, the payment should be handled as any other payment for the refund formula and not forfeited on top of the other charges.

If you wish to update or obtain your own copy of the voluminous 34CFR, you may receive one by calling the Federal Student Aid Information Center at 1-800-4 FED AID or accessing the Student Financial Assistance Bulletin Board System (SFA BBS).

WHAT IS COHEAO?

*Submitted by Meredith Wright,
Assistant Director of Loans and Collections, Teachers
College*

As I began my new employment with the Office of Student Accounts, Teachers College, Columbia University, I asked, "What is COHEAO?" I was informed that I was now a member and would be attending the conference in January 1997. After COHEAO was explained to me, I realized the significance of the organization and the benefits I

could ascertain as a member. Being a firm believer of keeping up to date with policies, procedures and regulations, I looked forward to the conference.

My expectations were never so realized and rewarded as I listened to the various speakers and presentations that were given at the conference. I met professionals from not only the educational community, for which I represented, but also various agencies that were a very important part of my operation. I was extremely impressed with the interaction and respect that the Washington community gave to COHEAO and realized that we have a voice. A special bond was formed as I realized that we are all team players sharing common goals over our concerns regarding the various Student Aid Programs and the high costs of getting a quality education. COHEAO offered various solutions.

I am very excited about becoming a member of COHEAO and look forward to not only networking with the many new acquaintances that I have met, but also having the full knowledge that I will be kept up to date with the most recent information available.

What does C O H E A O stand for? Email me at MAW8@columbia.edu and I will be happy to tell you the official name and also share with you the name, address and the appropriate representatives for you to communicate with. Love to hear from you.

NASFAA clarified CFR 668.22.

NYSOBBA WELCOMES THE FOLLOWING NEW MEMBERS:

Telephone Number Change:

Mrs. Carol A. Gladding
Clarkson University
(315) 268-3994

Institutional members

Mrs. Ruthy Danvers, Bursar
St. Joseph's College
245 Clinton Avenue
Brooklyn, NY 11205
Telephone: (718) 636-6800
Region: NYC

Mr Roger Stackpoole
Controller, Business Office
St. Lawrence University
Canton, NY 13617
Telephone: (315) 379-5563
FAX: (315) 379-5502

Mrs. Delzeta Wiggan-Locke, Assistant Director
Student Financial Services
New York Restaurant School
75 Varick Street, 16th Floor
New York, NY 10013
Telephone: (212) 226-5500 x-338
Fax: (212) 226-5644
Region: NYC

Ms. Meredith Wright, Assistant Director
Office of Student Accounts
Teachers College, Columbia University
525 West 120th Street, Box 305
New York, NY 10027
Telephone: (212) 678-3066
Fax: (212) 678-4139
Region: NYC

Associate members

Ms. Judy Comnesso, Sales Manager
PAYCO
541 Main Street, Suite 115
South Weymouth, MA 02190
Telephone: (617) 340-5060
Fax: (617) 340-5082
Region: LI

Ms. M. Suzanne Grote (Suzi)
Sales & Service Representative
Aman Collection Service, Inc.
1 South 1st Street/P.O. Box 730
Aberdeen, SD 57401
Telephone: (800) 872-3494
Fax: (605) 622-4915
Region: WE

Ms Sylvia Sorgel
Corporate Vice President
National Credit Management Corporation
11350 McCormick Road; EP III, Suite 800
Hunt Valley, MD 21031
Telephone: (800) 688-2250
Fax: (410) 584-9164
Region: CE

A 1997-98 membership application is included at the end of this newsletter. Please renew your membership for the upcoming year. Also, encourage your friends and colleagues to join. The information shared with the group is invaluable.

DISTRIBUTIVE PRINTING IN AN OFFICE ENVIRONMENT: Migrating Away from Mainframe Solution for Check Printing.

Submitted by Larry Cass

At Binghamton University we embarked upon a project to streamline our generation of checks by the Student Accounts Office and to make our bank reconciliation more automated. We were faced with a system that had become cumbersome to maintain and quite labor intensive. Our check process involved several different offices and the reconciliation process was all manual.

The initial thrust of the project was to minimize the amount of time needed for check reconciliation by developing a method of having our system assigned check number and our check stock number match. At this stage our plans were to

continue to produced checks in the data process center, rather than using a line printer to move check printing to a high speed laser printer. Once we began down this line of thinking, we began to realize that there were other savings in time that could be realized depending upon the design we choose to follow. In the meantime, there were also changes in technology that opened up more possibilities to consider.

In looking at what our current system was accomplishing, we had control over the check stock since the check stock was stored in our data processing center. There was clear segregation of duties with the Student Accounts Office being responsible for the generation of either the on-line authorization of a check or the order of an over night batch job that produced refund checks. The required signature was being handled out of the Business Office and reconciliation was being done in our Revenue Accounting Office. Thus any solution to be viable would have to address these concerns as well as minimize the amount of Offices involved in the process.

During the course of this project there were other concerns that had to be addressed: we entered into Direct Lending; electronic Pell process was implemented; and we moved away from doing vouchers to being involved in expense journals transfers. Although our turnaround time for getting refund checks to students was quite good, second business day after receipt in most instances, there was nonetheless a desire to improve turnaround time. It was at this point that we first considered MICR (Magnetic Ink Character Recognition) printing.

The MICR line is the encoding that enables checks to pass through the banking system by allowing for check readers to pick up the account and routing information from the bottom portion of the check.

If you are ordering pre-numbered check stock, the MICR line is being supplied by the check stock vendor, which is the position we found ourselves. In this environment, a change in banks requires the ordering of new check stock to accommodate a change in banks. Consequently, if you have the ability to produce the MICR line as well as design the form, you have the flexibility to make these changes rather easily. Additionally, the need to have pre-printed checks can also be eliminated.

Initially, the MICR printing solutions we reviewed were not feasible. The output to price ratio was not within a range that was acceptable for our needs. With the desktop version only having an output of 10ppm (pages per minute) at a price of about \$20,000 and the larger printer having an output of 90ppm at a price in excess of \$200,000, MICR was definitely not an option. Fortunately, with all the other demands we had to meet, new programming for Direct Loans and electronic Pell,

our project got pushed back and we were able to find a MICR printing solution that was feasible.

Although the concentration has been on mostly hardware

considerations, the intent is certainly not to understate the software changes that were necessary. In making what was in essence a simple request, getting the check number in the system to match the number on the check, resulted in changes to over 60 on-line and batch programs. Any program that accessed the new check file had to be changed to accommodate the new file structure as well as bring existing programs up to current standards. An important lesson learned here was that when into consideration the aspect of bringing old programs up to standards.

At the core of the new disbursement system was solving the actual printing of refund checks while

There was clear segregation of duties with the Student Accounts Office being responsible for the generation of ... a check The required signature was being handled out of the Business Office and reconciliation was being done in our Revenue Accounting Office.

addressing the elimination of the dual check numbers and the security of the check stock. The MICR solution we came up with attained both goals and gave some added benefits. Once all updating for refunds is complete and our refund program is executed, the file containing the information is ftp'd to a PC in the Student Accounts Office rather than directed to a line printer. The PC run software that allows for the merging of the check print data stream with the form environment to generate the check. The check stock security issue is solved since the paper used is blank excepted for the bottom portion having the perforation for the check position the point here is that other than some security features of the stock (watermark, micro printing along the boarder, etc.), there is nothing printed on it. All data for the printing of the refund check, including the signature, comes through the PC and is passed along to the printer. Thus the check number in the MICR line is the same number that is in our system.

The printer we purchased is a Xerox 4230 MICR printer with Lapre development software for creation the form that allows for the actual printing. We are running the Lapre software on a Dell 486 Pentium and the Lapre software makes it possible to accept data from the mainframe for printing in a distributive environment. At 30ppm the printer can handle large check runs with ease. Even though there are other printers and software out on the market, I felt that this was the best solution for our needs.

With the new check file we addressed some of our internal needs, in terms of having access to the check number of on-line transactions the same day, as well as resolve some of the interdependencies involved with check processing. Before developing the current disbursement system, all on-line transactions and batch transactions that generated refunds had the check numbers assigned at night in a batch mode. Under this method, we had to wait until the following day after a check number was assigned to void a

disbursement. Additionally, with the new disbursement system, the Data Center no longer has to store our check stock, the Business Office no longer has to operate a check signing machine, we can now do auto reconciliation for checks, and we have decreased our turnaround time to next business day.

Finally, I had our internal auditor review our process. With all the features included in the software, it was determined that we met all requirements for internal security. The fact that our check stock and that we can view the checks before printing have been a big help. If you are still going to be involved in printing checks and are exploring new approaches, my advice should be to at least examine distributive printing.

REAUTHORIZATION COMMENTS NEEDED BY APRIL 2

On March 19, the NASFAA Reauthorization Task Force and Need Analysis Standards Committee posted on PEN the latest set of NASFAA's preliminary Reauthorization recommendations for your review and comment.

These eleven recommendations address the cohort default rate definition, distance education, refund/repayments, and attendance policies. There is a lengthy explanation and clarification of a recommendation dealing with the use of incentives in the FFEL/DL Programs. We encourage you to read the longer explanation, but an executive summary is provided for your convenience.

The NASFAA Board of Directors will consider these recommendations at its April 1997 meeting. The critical element throughout this whole process is your continued input. We hope that you will comment by April 2, 1997, on any of these recommendations by e-mail (our preferred method), at the task force address (rtf@smtp.nasfaa.org) or fax your replies to (202-785-1487).

The documents is available on PEN in both the Financial Aid News and Reauthorization sections, and is Query-by-Mail Entry 2704.

REGIONAL NEWS

NYC Regional Meeting

Submitted by Michelle H. Brown-Nevers, Teachers College, Columbia University

A regional meeting was held at FIT to discuss the upcoming conference and issues surrounding the FFEL and Direct Loan programs. Jack Edwards discussed the upcoming conference and Lisa Kyer and Howard Leslie shared their institution's experience with the Direct Loan and FFEL programs

The Conference: Jack Edwards, NYSOBBA conference chair, provided the group with an update. Conference plans are near completion. The conference will be held from June 10-13. Staff from HESC and ED will provide an update to their current processes and issues surrounding student aid programs. This year's 15th annual conference marks NYSOBBA's 20th Anniversary. The conference will be held in NYC's Crowne Plaza Hotel. Activities such as a NYC tour, a talk show visit, and an evening banquet are planned as well. The hotel is located in the heart of NYC. Participants will have access to shopping areas, restaurants, theaters and other places that make New York unique. NYSOBBA is looking for volunteers to assist in making this conference an unforgettable experience. If you are interested in working the registration desk or moderating a session, contact Jack or Lou.

Registration materials will be mailed in April.

Direct Lending vs EFT: Lisa Kyer of Pace and Howard Leslie of SVA gave the group their views on the two loan programs. Lisa discussed the reasons for her institution entering into the program. Streamlined process, improved Service, and political ties contributed to her institution's

involvement. As a first year school, Pace experienced many "pot holes". However, their commitment to the program allowed them to turn their processes around. As a result of direct lending and the institution's commitment, the college's administrative processes are smoother and the students are pleased with the results - swifter refunds. Staff morale has improved as well.

Howard Leslie of SVA discussed the advantages of EFT. He commended the Direct Loan Program for giving the affiliates of FFEL a wake-up call. The EFT process is much smoother. Loan applications are processed without going through the financial aid office. Through an electronic process, the institution sets up budget information directly with its servicer - HESC. HESC mails a pre-printed application to the student, who returns directly to their lender and the EFT.

NYC Regional News

Articles Submitted By: Louis R. Seda, Director, Bursar's Office, School of Visual Arts and NYC Regional Director for NYSOBBA.

February 10, 1997 Regional Meeting: The NYC Regional meeting held on February 10, 1997 at SUNY Fashion Institute of Technology was a success.

After a continental breakfast, all the members gathered at our assigned meeting lounge to hear Jack Edwards, NYSOBBA Conference Coordinator speak about the logistics and planned events for the upcoming June 1997 annual NYSOBBA conference.

The meeting continued with a presentation by Lisa Kyer, University Bursar of Pace University discussing the advantages of Direct Lending and how it has positively helped her institution, Lisa pointed out the cost effectiveness, the student friendly process and centralized control of loan applications.

After some questions and answers concerning Direct Lending, the meeting continued with a presentation by Howard Leslie, Director of Student Financial Aid Services at School of Visual Arts and NYSFAAA NYC Region 6 council person discussing the advantages of EFT. Howard indicated how the technology used for electronic transfers of student loans creates the advantages of using this process of loan servicing a plus for all institutions, the speedy process of applications, electronic refund processing and the obtaining of funds in escrow. The meeting adjourned and volunteers were recruited for support of the upcoming June 1997 conference. Thanks to all who volunteered to help with the conference.

I wish to thank all of the members that were able to take time from their busy schedule to attend the February 10th meeting. I also wish to thank Jack Edwards, Lisa Kyer and Howard Leslie for volunteering their time to make their presentation, and thanks to Dorothy Watson, President of Hill Top Collections for helping coordinate the meeting and FIT for letting us use their space. Thanks to my staff, Lisa Mistretta and Mary Graham for also helping out with the registration.

NYSOBBA Hot Line (212) 592-2205: The hot line needs your support. I created the hot line as a service for all members of New York State Organization of Bursars and Business Administrators. Please call the hot line and see what you can provide as information, such as job search, news about your region's upcoming events, HESC and Department of Education news, birthdays, unbirthdays, planned retirements, meeting, etc...etc...

Reminders: Elections: My term expires in June 1997. Please return your votes. If you are interested in throwing your hat in the ring, just let me know. Call me at (212) 592-2081 or FAX your interest to my office at (212) 592-2088.

NYSOBBA scholarship applications must be submitted by May 1, 1997 with transcript and essay.

Long Island Regional Meeting

Submitted by Catherine Rehman, SUNY-Stony Brook

The Long Island Regional NYSOBBA meeting took place at Stony Brook University on Tuesday March 18, 1997. A "Collection Workshop" was presented by Carl Perry, Vice President of Sales and Service and Suzi Grote, Sales and Service Representative for Aman Collection Services Inc. (ACS). A workbook prepared by ACS was disseminated to the attendees and the presentation followed an agenda which included:

- ◆ Collection Techniques that Work
- ◆ Your Telephone Voice
- ◆ Customer Service Do's and Don'ts
- ◆ Professional Collector Hints & Misc.
- ◆ Role Playing

During the morning session, the attendees were divided into five groups and listed what techniques we currently utilize that work and what we have tried that didn't work. The most successful included being prepared and having a plan with payment options and alternatives. The afternoon session included role playing between the debtor and the collector, listening techniques, and your voice. An overview of the Fair Debt Collection Protection Agency (FDCPA) was interesting and informative. The workshop was an educational experience.

NEXT ISSUE!

The next issue will be published in late-June. Please submit your article by June 13, 1997 to:

NYSOBBA
c/o Office of Student Accounts
Teachers College, Columbia University
525 West 120th Street, Box 305
New York, New York 10027
Fax: (212) 678-4139 E-mail: mhb14@columbia.edu

15th Annual NYSOBBA Conference

*Tentative Agenda
Crowne Plaza Hotel
New York, NY*

June 10-13, 1997

Tuesday, June 10th

- 2:00 Conference Registration begins
3:00 Hotel Registration begins
3:30-5:00 Session 1 - American Express and Southwest Student Services Corporation
Present on alternative payment methods for tuition payments.
5:00 Dinner on your own - see NYC at night

Wednesday, June 11th

- 7:30 - 8:30 Continental Breakfast
8:45 - 9:00 Welcome address from our president - Lucy Wiertel
9:00 - 10:30 Session 2 - Alternative Loan Programs
10:30 - 11:00 Break
11:00 - 12:30 Session 3 - FFEL all star program
12:30 - 1:30 Lunch
1:45 - 3:00 Session 4 - Tap redesign update
3:00 - 3:30 Break
3:30 - 5:00 Session 5 - State Education Department Update
5:00 Dinner and night on your own. Restaurant guide will be provided at conference.

Thursday, June 12th

- 7:30 - 9:00 Continental Breakfast
9:00 - 10:30 Session 6 - NYSHESC update
10:30 - 11:00 Break
11:00 - 12:30 Session 7 - U. S. Department of Education
12:30 - 2:00 Lunch
2:00 - 3:30 Session 8 - How to choose a Collection Agency
3:30 - 5:00 Session 9 - NYSOBBA General meeting
6:00 - 7:00 Cocktail reception
7:00 - 10:00 20th Anniversary Banquet Dinner (Black Tie optional)
Keynote Speaker

Friday, June 13th

- 7:30 - 9:00 Continental Breakfast
9:00 - 10:30 Session 10 - Federal update
10:30 - 12:00 Session 11 - Round table Discussions
12:00 Closing Remarks - Jim Sunser President

Agenda Subject to Change without Notice

**NEW YORK STATE ORGANIZATION OF
BURSARS AND BUSINESS ADMINISTRATORS**

1997-98 INDIVIDUAL/INSTITUTIONAL MEMBERSHIP FORM

Please complete this section if you are requesting an **INDIVIDUAL** membership and attach payment of \$60.00. Make check payable to NYSOBBA. Please write/print legibly.

NAME last _____ First Mr./Mrs./Ms./Miss _____

Title _____

Institution _____

Address _____ City, State _____
Zip Code _____

Telephone _____ Region _____ Fax # _____

Please complete this section if you are requesting an **INSTITUTIONAL** membership and attach payment of \$175.00. Make check payable to NYSOBBA. Institutional memberships allow five (5) members on NYSOBBA database.

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

NAME Last _____ First _____

Title _____ Telephone # _____

Institution _____

City, State, Zipcode _____

Region _____ Fax # _____

Please return this form with your payment to:

Mr. Larry Brennan, Bursar
SUNY Health Science Center
155 Elizabeth Blackwell Street, Syracuse, NY 13210

REGIONS: Western Genesee Valley Central Northeast
 New York City Long Island Mid-Hudson

NYSOBBA

c/o Office of Student Accounts
Teachers College, Columbia University
525 West 120th Street, Box 305
New York, New York 10027



Mrs. Margaret Ehmann
Bursar
Univ. of Rochester - Med/Dent
601 Elmwood Ave. - Box 601
Rochester, NY 14642

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