



# NYSOBBA

## Quarterly

Issue IV

Summer, 1997

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Secretary  
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## *A Word from Our New President*

Dear Members,

I want to take the opportunity to again thank all of you for your offers of help and encouragement as I undertake my two-year term as President of NYSOBBA. The opportunity to attend the June conference and take advantage of the many training opportunities provided was a welcomed change from my usual routine.

Beyond the professional development, that is always a part of our conference, the opportunity to see many of you and personally talk with you was -- as always -- a highlight of my conference experience. I want to also thank all of the members who worked so diligently throughout the conference to make it a great success.

As I begin my Presidency, please know that I welcome your suggestions, participation and guidance in helping make NYSOBBA an even more dynamic organization over its next twenty years.

Sincerely,

James M. Sunser  
NYSOBBA President

## *President Wiertel's Farewell Address*

As we celebrate twenty years as an organization, it is clear that all of our past presidents, executive board officers and regional directors have been the foundation for the success of NYSOBBA. The vision and leadership of these colleagues have stimulated steady growth in membership and provided dynamic conferences for professional development over the past fifteen years. Those of you who have supported the annual conferences and have been active within your regions are to be applauded -- for it is as a group that we will continue to succeed. We must celebrate this achievement!

During my tenure, NYSOBBA has seen many changes. By appointing a conference coordinator, we have reaped the benefits of Jack Edward's fine organization and facility management skills. He will continue to work with the host regional directors to plan and present our future conferences. The newsletter has seen a change in management and format. Michelle Brown-Nevers has done a great job in getting the written word out to our members.

*During my tenure, NYSOBBA has seen many changes.*

Our membership database is now being managed by Sharon Myers who also distributed a membership recruitment document to increase membership and enhance our image. The communication with the Department of Education and Higher Education Services Corporation has been greatly enhanced through the efforts of Barbara Heisler-Williams and Kathy Crowder. Barbara re-instituted the Regional Liaison meetings that provide the opportunity to share information regarding TITLE IV programs and allow discussion on current Federal issues to network with other professional associations. The Corporation has strengthened their link to NYSOBBA through the efforts of Kathy Crowder. The Executive Board has visited the HESC headquarters and has shared several board meetings with representatives to discuss new regulations, proposed budget changes and allow NYSOBBA to make recommendations to improve the delivery of services to students and schools. As president, I have been invited to participate in the TAP redesign, the TAP Task Force and the Alternative Loan Subcommittee. These efforts serve the organization well.

Due to the success of our conferences, enough funds have accumulated in the Scholarship account to increase the award to \$400.00 per year, (originally \$250). The Executive Board changed the name of the scholarship to the John G. Karrer NYSOBBA Scholarship in memoriam for a great leader and colleague who passed away in January. John is just one of the many great people in the history of NYSOBBA's continued success as we look to a new millennium and many more years together.

My sincere thanks to all who made this year's conference such a success. The program, the facility, the vendor support, the entertainment and the Anniversary celebration were superb! Personally, I would like to thank everyone for my Past President's gifts and acknowledgments. It has been a pleasure to serve as your leader for the past two years. NYSOBBA is in my blood, so I plan to be an active member for a long time. I ask that you continue your support so that we may continue to provide for our general membership. Have a great summer.

Lucy Wiertel  
Past President

## **THE WINDHAM EXPRESS TO BROADWAY**

*By Barbara Servatius, Bursar - SUNY College at Fredonia and NYSOBBA Secretary*

One dark day in the middle of the night (7:30 AM), a bus emerged at the Galleria Mall in Buffalo for the first pick-up of Bursars for the day. The Fredonia contingent must have started their day with an alarm at 5:30 AM. Keep in mind the start time for the bus driver and we'll come back to that.

A well marked bus arrived for the trip. It's sides read, "Let us take you into the future." Little did we know what future had been planned for us by Kerry Flynn of Windham Associates, the sponsor of the excursion. We will never forget the Windham crew loading the bus with the luncheon coolers and more coolers and even more coolers.

The bus driver was extremely punctual picking everyone up at the thruway exits on time. The bus worried its way along the thruway stopping a couple times in Rochester and speeding along to Syracuse. The NYSOBBA treasurer, Larry Brennan, met us at a designated Syracuse location along the way just to drop off the thank-you present for our retiring president, Lucy Wiertel. Oh, yes, we also picked up some blank checks to pay NYSOBBA's bills to get out of New York City. It is always great to see Larry and we were all so sorry he had to miss the conference.

Rolling along the thruway, our "host" kept us well fed and kept the "thirsties" away. Special entertainment was a monologue spoken by Jim Sunser and corrected by Kerry Flynn about a previous event. The trip went well. Food, drink, laughter and games were all on board. Shortly, before the afternoon movie started, we were privileged to stop at a "thruway" rest stop for our driver to enjoy a lunch of burgers and fries. Kerry's selection for the afternoon movie was superb. Every now and then it could be heard over the card game or golfing stories in the back of the

**"Let us take you into the future."**

bus. I still can't say which was funnier, exaggerated golf stories or the movie. As luck would have it, the carbohydrates settled in for the bus driver and he began to suffer from lack of oxygen. We began to suffer in silence. It was clear the driver needed to stretch a bit. At one point, he complained he had been up since 7:30 AM!!!!!!!

For your future reference, the rest stop located 24 miles from the Tappan Zee Bridge does not have much space to park a bus. Therefore, we merely slowed down, grabbed as much oxygen as we could and

we pulled back onto the thruway. Next was the unexpected rest stop. We were able to pull off the busy thruway onto the striped triangular section of the highway separating three lanes of heavy 75 mph traffic heading for New York City and an exit (14B) off a ramp where cars were exiting at approximately 65 mph. The bus was parked approximately three feet from the sign reading Exit 14B. The oxygen seeker disembarked at once gasping for air while Kerry announced the "stop" was impromptu in manner. We were invited to stretch between the bus and the traffic just 2 feet away (at 65 mph) for a few moments. (Wasn't this bus labeled? - Was this our future?)

After boarding the bus again two passengers sat to take the "look out" positions to help with directions, if needed. It was 30-40 miles down Route 87, when two colleagues volunteered to depart from the good company and strike out on foot from the E233rd exit in the Bronx. The passengers remaining on the bus feared for their safety; however, as it turned out, they reached their destination two hours before we reached ours.

Soon from the back of the bus came an announcement that if we would just look out the windows on the right side of the bus, we would be able to see our first glimpse of the Empire State Building. Please note the time of day is a mere 5:00 PM. It was at that same moment the bus driver stated he was now unsure about his

directions. He questioned if anyone had brought a road map with them. As luck would have it, Peg Ehmann, just happened to have an atlas purchased at her local book store (in hard cover). It fortunately supplied the driver with a map he so desperately needed at that particular hour.

Only an hour had passed when it became apparent we didn't know exactly where we were again. The sign read I95 North - New England. Whoops! We needed more directions. The new directions told us we had gone a bit out of our way and should probably head in the opposite direction. Soon we knew we were getting into the swing of things - the "New York City" way - as we were driving on a six-lane highway (75 mph) passing several signs telling us "no bus - no trucks." Hmmmmm... Lo! and Behold!! It was now 7:00 PM and there it was!! We could see the Empire State Building again if we all looked out the window on our left.

Within a half hour, we were cruising down Broadway. At exactly 7:30 PM, the Windham Express arrived at the hotel. Yes, that bus driver WAS able to drive us up to the door in the rear of the Crowne Plaza. The bellmen couldn't believe a bus would fit under there, but it did. Our trip consisted of memories we will never forget - the Windham's hospitality suite on wheels, Blue Danube flood waters on the rise, Speedy Express Laundry, Kerry's kind nature to be sure everyone was happy and eating something every minute of the ride and most of all Windham Professionals for sponsoring a terrific time. Imagine a twelve-hour bus ride with a bus full of Bursars and not once did anyone say the words "Title IV Refund" out loud. Thanks again, Kerry.

**AMERICAN EXPRESS AND COLLEGE CARD**  
By Peter Olcott, Assoc. Bursar, Cornell University

Session One of the NYSOBBA conference was an informative session by American Express and

Southwest Student Services Corporation regarding educational alternatives that provide benefits to both educational institutions and students/parents.

Diane Fulmer, Client Relations Representative for Southwest Student Services Corp. spoke first regarding their new "College Card." College Card is an innovative educational line of credit. College Card gives students all the convenience of a credit card plus low interest rates and no origination or guarantee fees associated with student loans.

Some of the cardholder benefits are a revolving line of credit, available as needed for educational expenses, low interest rate (prime + 4.7%), and an easy

*Some of the benefits to our institutions are low merchant fees, improved cash flow, and ease of administration.*

extended repayment plan with a minimum monthly payment of \$50.00 or 2% of the outstanding balance. They also offer a 24 hour approval process, travel rewards for each dollar spent and a minimum credit line of \$1000 up to the cost of attendance for one year.

Some of the benefits to our institutions are low merchant fees, improved cash flow, and ease of administration. It is available to students attending less than half time as well as for students not approved for federal financial aid.

Michael Kiernan, Education Industry Specialist for American Express spoke regarding their new efforts to provide services to educational institutions.

Benefits to NYSOBBA members of partnering with American Express were mentioned -- including cost-effective payment method, increased satisfaction for the students/parents/alumni, a streamlined payment system and improved productivity. This would help institutions face challenges such as increasing

operational expenses, limited administrative resources, and competition for continuing education students.

American Express now offers highly competitive rates for tuition charges and offers point of transaction software products and back-offense benefits for our institutions. The benefits include improved customer service, reducing cash shrinkage, reducing paperwork and chargebacks, as well as decreased transaction times.

Both of these presentations were beneficial and helped set the theme of our 20th anniversary celebration, which was "Know Your Alternatives"!

#### ***NYSHESC UPDATE***

*By Cathy Rehman, SUNY Stony Brook and Larry Cass, SUNY Binghamton*

***The Executive Board of NYSHESC presented new and improved programs.***

The Executive Board of NYSHESC presented new and improved programs. **Mr. Robert Maurer**, President, opened the update session with an overview of the initiative underway to improve services. The opportunity assessment program is the primary vehicle for this outreach program. A team from NYSHESC visits a school over a two day period and examines the systems, processes, and procedures for the delivery of federal and state financial aid funds. From the assessment, it is hoped that NYSHESC can gain an understanding for assisting an institution in the delivery of aid funds and gain an insight into the direction NYSHESC should be improving its systems and processes.

The remainder of his opening focused on the philosophical plane of balancing spending between the public and independent sectors for TAP dollars. Mr. Maurer introduced **Frank Hynes**, Vice President for Grants and scholarships

who discussed TAP for 1997-98. Currently NYSHESC has received 250,000 applications and 50,000 letters were mailed for additional information. The following information was also shared:

- NYS Budget must be passed before TAP awards are mailed.
- Mid July is the goal for mailing Fall 1997 awards.
- Currently conducting IVP process.
- Initial payments to institutions by late August or early September.
- Merit Scholarships awarded for Excellence.
- 1998-99 TAP Redesign.

**Robert Butler**, Vice President Guaranteed Loans, presented a fact sheet on the EFT Program with statistical data and new services listed below:

- Volume figures for fiscal year 1996-97 \$795,000,000.
- Projected figures for fiscal year 1997-98 \$950,000,000.
- Refunds for fiscal year 1996-97 \$11,100,000.
- Participants include 46 lenders and 137 schools.
- Reduction of fees from \$1.50 to \$1.25 based on the increase in volume and enhanced efficiencies -- effective July 1, 1997.
- New Service - EFT Extra and HESC Debiting.

**Pierre Alric**, VP Analysis & Information Service provided information as well. Some of the topics discussed include:

- Annual Reports and customized statistical data by institution.
- MARTY - My Annual Report To You.
- Opportunity Assessment.
- HESC home page [www.hesc.com](http://www.hesc.com).

Additional handouts were presented -- titled: Your Choices, Ready Set Go, The Parent Connection and the HESC Special Bulletin. The presentation was interesting and informative.

### **FFEL ALL STAR PROGRAM**

*By Kim Sprague, Bursar, University at Albany*

One of the highlights was the FFEL Kick-Off. The kick-off began promptly at 11 a.m. The referee blew the whistle to begin the game. The kick-off made us feel as though we were at an actual football game. The fans were really into the game and the Wave was done throughout the game. They were driving, first down after first down!

They huddled to discuss the strategy of how to build a winning team. They discussed the importance of building a team on each campus. In order to win, the Admissions, Financial Aid, Bursar, Registrar, and Computer Systems offices must work together. By executing a sound game plan, the team will be able to implement electronic loan processing, streamline disbursements, and provide students with the fastest, most efficient service.

*They huddled to discuss the strategy of how to build a winning team.*

During the first quarter the winning strategy was discussed. The winning strategy for financial aid processing was adding PAL+EFT+CH. From the application process to loan certification, FFEL is faster and easier than ever. PAL - Pre-approved Loans are now quick and paperless. EFT is the fastest way to move funds into school's account, and now offers daily disbursements. CH (National Student Loan Clearinghouse enables schools to certify students with ease and simplicity.

The second quarter was just like the first, and the outcome was just as good. The options program was introduced. The options program offered a package of comprehensive, complete package of financial services customized to meet each schools

need, and it gave choices of the game plan. The ALL STAR TEAM AND HESC Executives marched around the field with banners showing the program options such as consortium of lenders and servicers that can help schools select the best options.

The third quarter, a chance to put the team over the top for good. More options were presented. These are future options that will strengthen the teams at each school. Each school can have the option of:

- Electronic Loan Processing
- Software Installation
- Technical Assistance
- Regulatory Support
- Training
- Default Prevention Initiatives

Fourth Quarter- Touchdown, the game was won.

Victory for the FFEL ALL STAR Team. If all the above strategies are followed, each school is guaranteed

victory and can provide students with the fastest and most efficient services. And, the FFEL ALL STAR TEAM will be there to cheer on each school as they cross the goal line.

### **HESC'S ELECTRONIC FINANCIAL AID NETWORK (EFAN)**

*Submitted by: Nancy Colman, Bursar, Finger Lakes Community College*

Pat Ronan of HESC reviewed the TAP roster processing by giving an overview of the current system which basically involves the following: dialing into HESC, receiving the data, retrieving the needed files, working with them possibly by transforming them to better fit your system, updating the data (editing), saving this work, and then transmitting the update back to HESC. This system of certifying TAP can be accomplished in



a short period of time with the support and guidance of HESC's Solutions Team.

IMPROVEMENTS will be made to HESC's processes by utilizing the Windows environment hopefully by some time this November. (Window can be used for EFT refunds as well.) Windows version has more information per student on screen. With this TAP re-design, college code changes may be made; also, you can go ahead and certify eligible students without waiting for them first being on roster. Turnaround time from certified roster to a remittance advice expected to be about 2 weeks.

MORE IMPROVEMENTS !! HESC to have online access via the World Wide Web: www.hesc.com -- in order to view SOME of a student's record. As more enhancements are made, other EFAN/PATH functions are to be accessible on Internet, with increased security measures to access additional (personal) student data.

Trudy Northway and Brian Matthews were available to answer questions regarding the various HESC systems.

### **"C" AVERAGE GPA REQUIREMENTS**

*By Bob Beiswanger, Controller/Asst.. Treasurer, Daemen College*

Mr. Brian Matthews and Ms. Jeremy Weiss from the New York State Higher Education Services Corporation discussed the "C average requirement" that was implemented for the 1996/1997 academic year by New York State. This requirement stipulates that in order for students to continue to be eligible for TAP payments, they must maintain a cumulative "C" average after their fourth academic semester.

*After enticing the audience to avail themselves of all these wonderful services, Lee coached us in how to evaluate our current practices . . .*

Issues that were discussed revolved around how transfer students would be evaluated and when waivers would be appropriate.

Since most schools will only accept transfer credit of "C" or better, students would be eligible to receive TAP in their initial semester at a new institution. The key issue is that students must attend a new institution. If they withdraw from their existing school and reapply after a period of time, the cumulative grade point average earned at the original institution must be used.

Waivers from the "C" average provision are restricted to the death of a relative or the personal injury or illness of the student. Schools were advised to maintain adequate documentation as they would with any waiver situation.

### **LIGHTING THE WAY DOWN THE ELECTRONIC PROCESSING HIGHWAY**

*By Peg Ehmann, Bursar, U. of Rochester - Med./Dental*

Lee Whelchel and Kristen Vreeland, from the New York City Region II of the U.S. Department of Education, gave a delightful presentation of the Department's latest electronic initiatives. It was a lively, fast-moving look at all of the possibilities that are available to us - EDEExpress (Electronic Data Exchange which includes SSCR data, Direct

Lending software, packaging tools, application processing and more!), Title IV WAN, the SFA-BBS (Student Financial Assistance Bulletin

Board System), Project EASI (Electronic Access for Student Information) and, believe-it-or-not - MORE!! After enticing the audience to avail themselves of all these wonderful services, Lee coached us in how to evaluate our current practices, compare software programs and change our processing schedules in order to implement

these electronic tools in our own schools. He made it clear that the configuration possibilities were very flexible, allowing us to mix and match our own PC stand-alone and mainframe systems with these programs.

Lee urged everyone to install the FREE software available, giving us access to the SFA-BBS. It gives us access to everything from the DOE. It is very user friendly and allows us to search as broadly or as specifically as we wish on any topic pertinent to the DOE. I have used it myself and have found it very, very helpful. I am sure you will find it helpful too - like for those times when you need to put your hands on the specific way a regulation reads, when you are preparing materials, or trying to explain to a student why we have to do things certain ways!! (If you haven't obtained the disk yet, just call the Region II office. They will be happy to send you one!)

Project EASI was presented as the collaborative initiative to re-engineer an integrated delivery system as a single point of contact for all student information. Access is for both institutions and for students. It is a much more effective and efficient way for students to check on the status of such things as their FAFSA. For more information check out the web site: <http://easi.ed.gov> It is predicted that soon all correspondence from the Department will be through this medium.

This session ended on a "sweet note"! Lee "hosted" a game show, asking questions whose answers were rewarded with a Hershey chocolate candy!

The session was lots of fun, and very encouraging for the future of electronic processing.

## **HOW TO CHOOSE A COLLECTION AGENCY**

*By Peg Ehmman, Bursar, U. of Rochester - Med./Dental*

Eileen Koerner, Loan Investigator of Rowan University, presented the ins and outs of selecting the right collection agency for your school. She brought sixteen years of experience (and several very helpful handouts!) to the session which was quite well attended.

Eileen stressed the importance of trust and partnership that must accompany a contract with a collection agency. The agency becomes a "representative" of your school when they are making the contacts with students. So, their professionalism and ability to actually counsel the students will have a direct effect on the phone calls that your institution's president will receive (not to mention the success of the recoveries)!

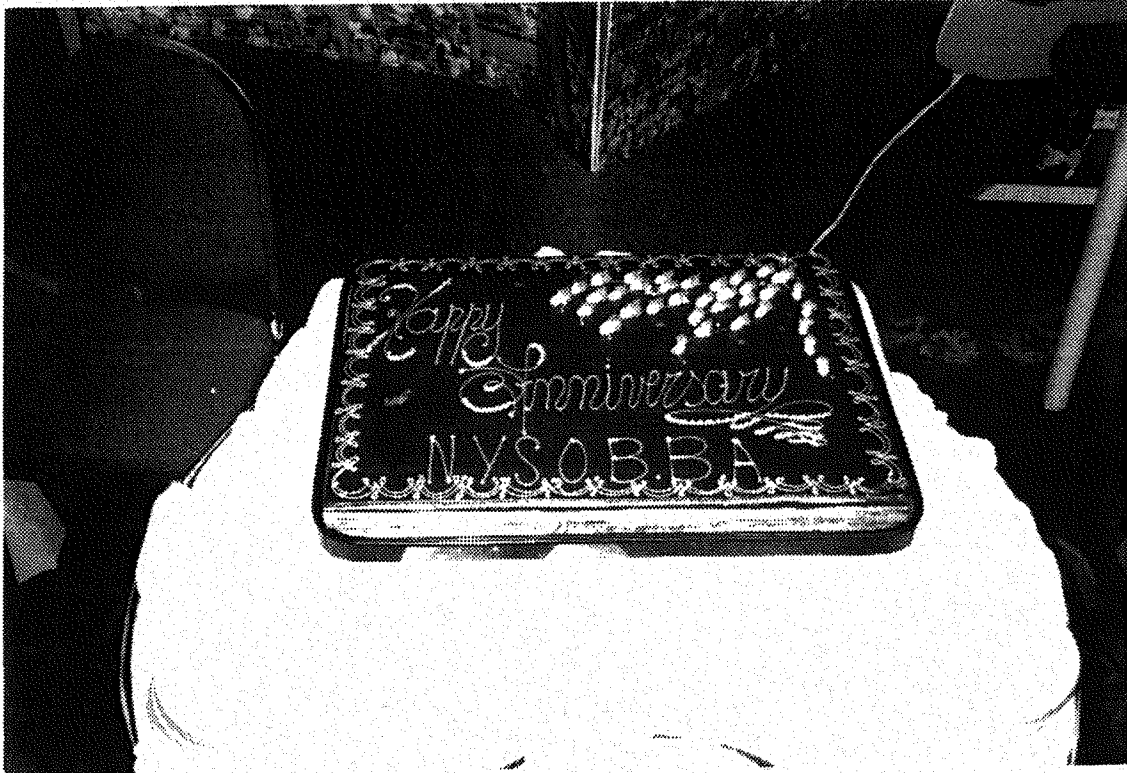
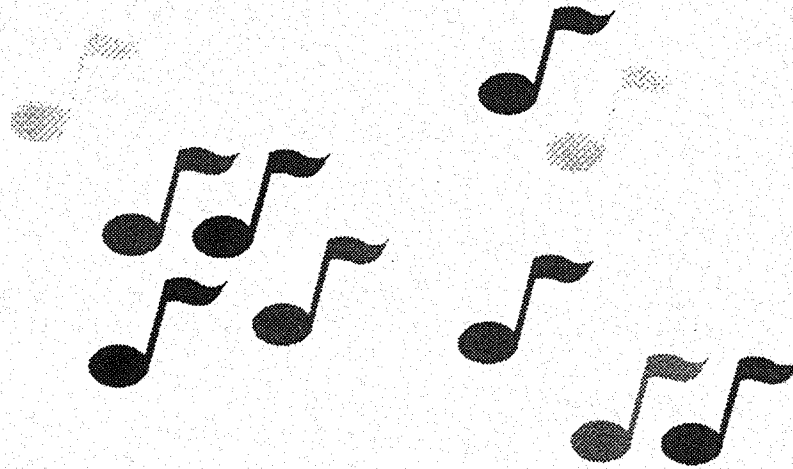
It is Eileen's advice that you interview several agencies before making a decision. She shared a questionnaire that she

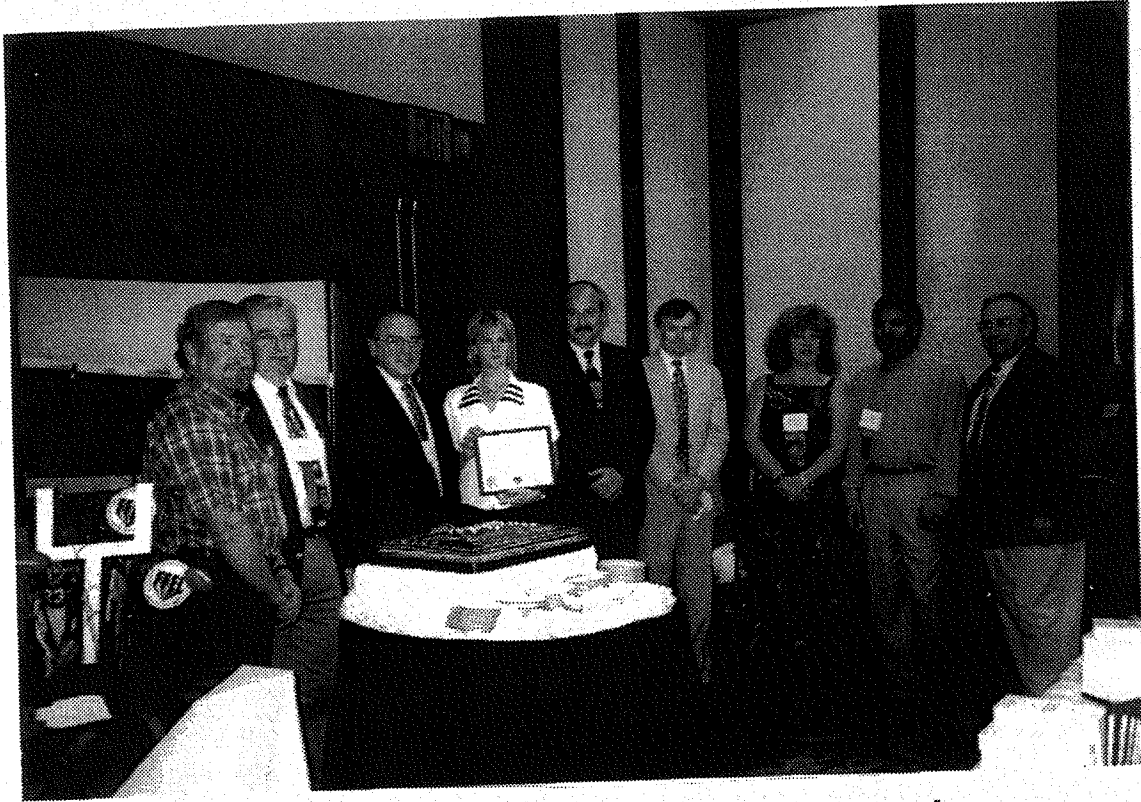
mails out to potential agencies ahead of time. Some of the questions asked are: How do your collectors handle debtors with a vocabulary of all four-letter undesirable words? What percentage of your business is college related? What is your recall policy? What training do you provide for your collectors? Do you have a policy against clients speaking to collectors? If yes, please explain why. She then uses this questionnaire during the interview process to get to the deeper issues. If you choose to employ this idea, be certain to include questions about Federal regulations so that you can feel assured that the agency is well versed and "up to the minute."

***Eileen has found it to be very helpful to sometimes actually visit the agency. To see the account managers in action, to hear the phone techniques, and to see the relationship of the managers to the staff.***

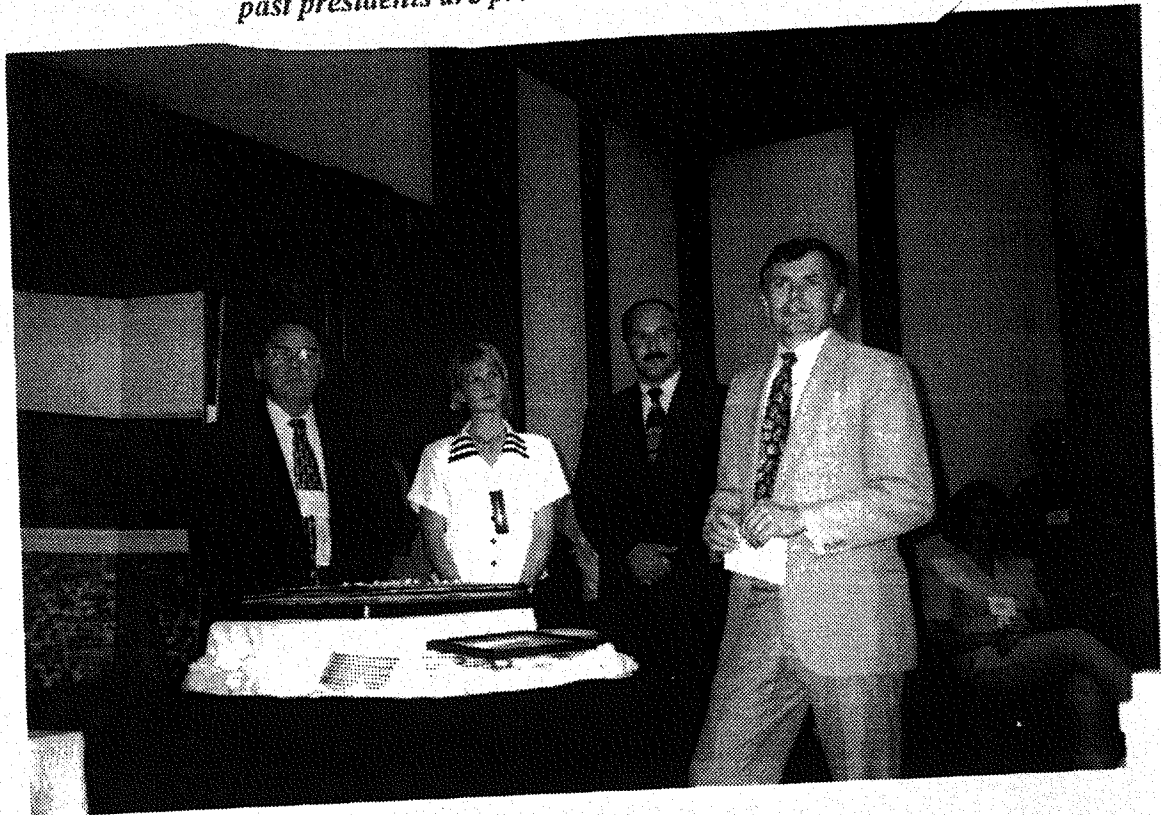


# *HAPPY ANNIVERSARY NYSOBBA*



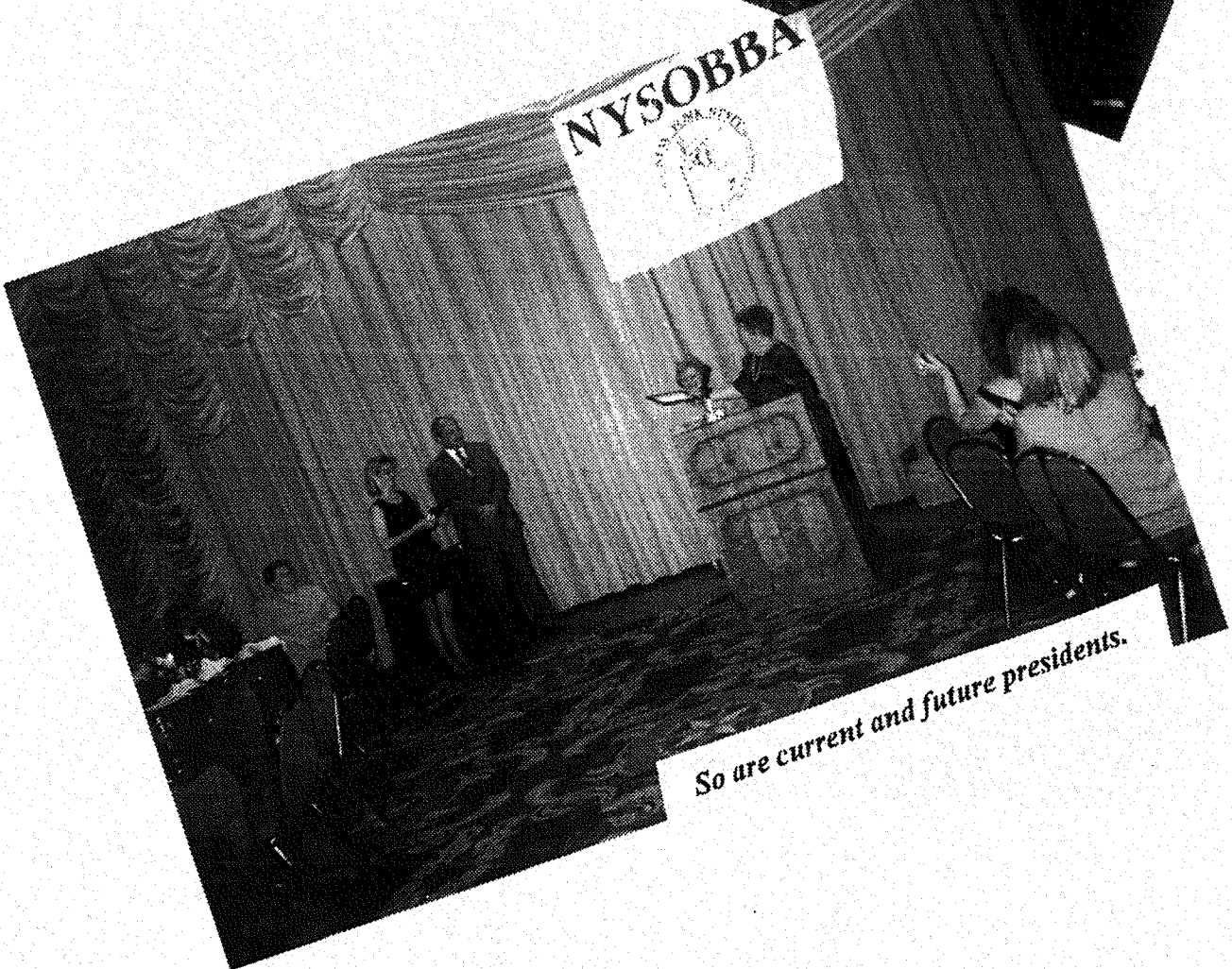


*Presidents Lucy Wiertel, Jim Sunser and represented past presidents are presented with an anniversary cake.*

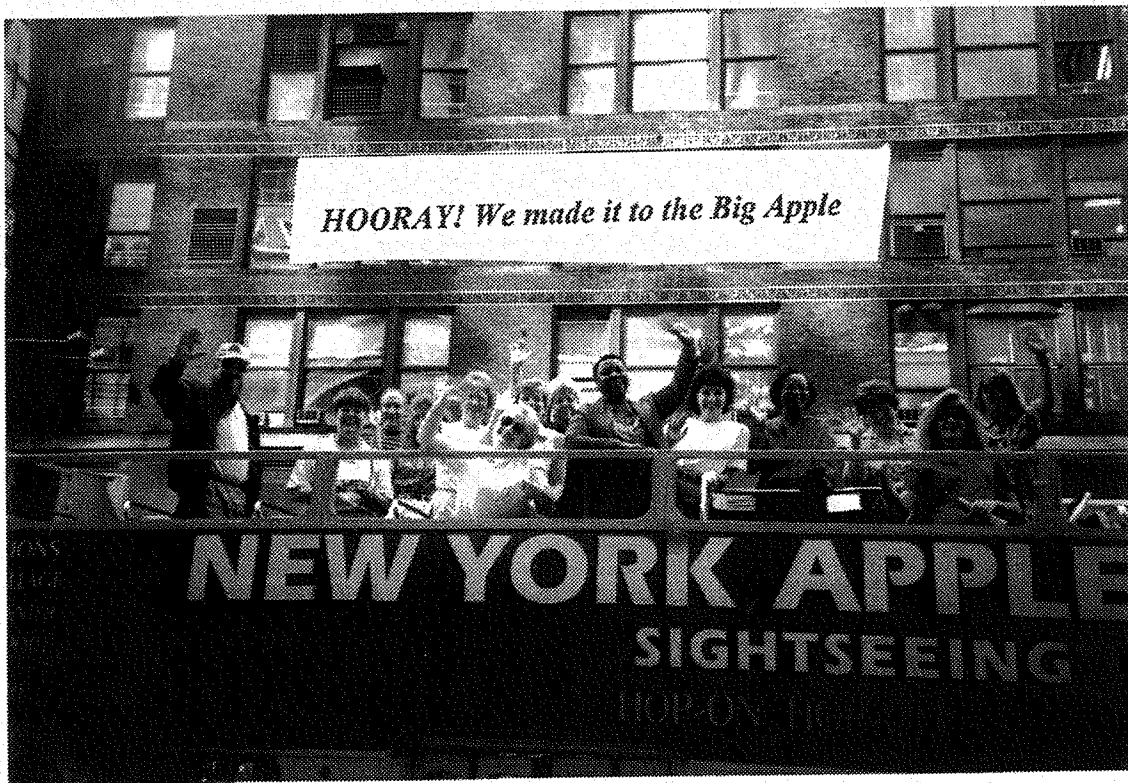




*Past Presidents are recognized*



*So are current and future presidents.*



*Now for some comedy at Carolines*





*Dinner was marvelous*



*Female Presidents*

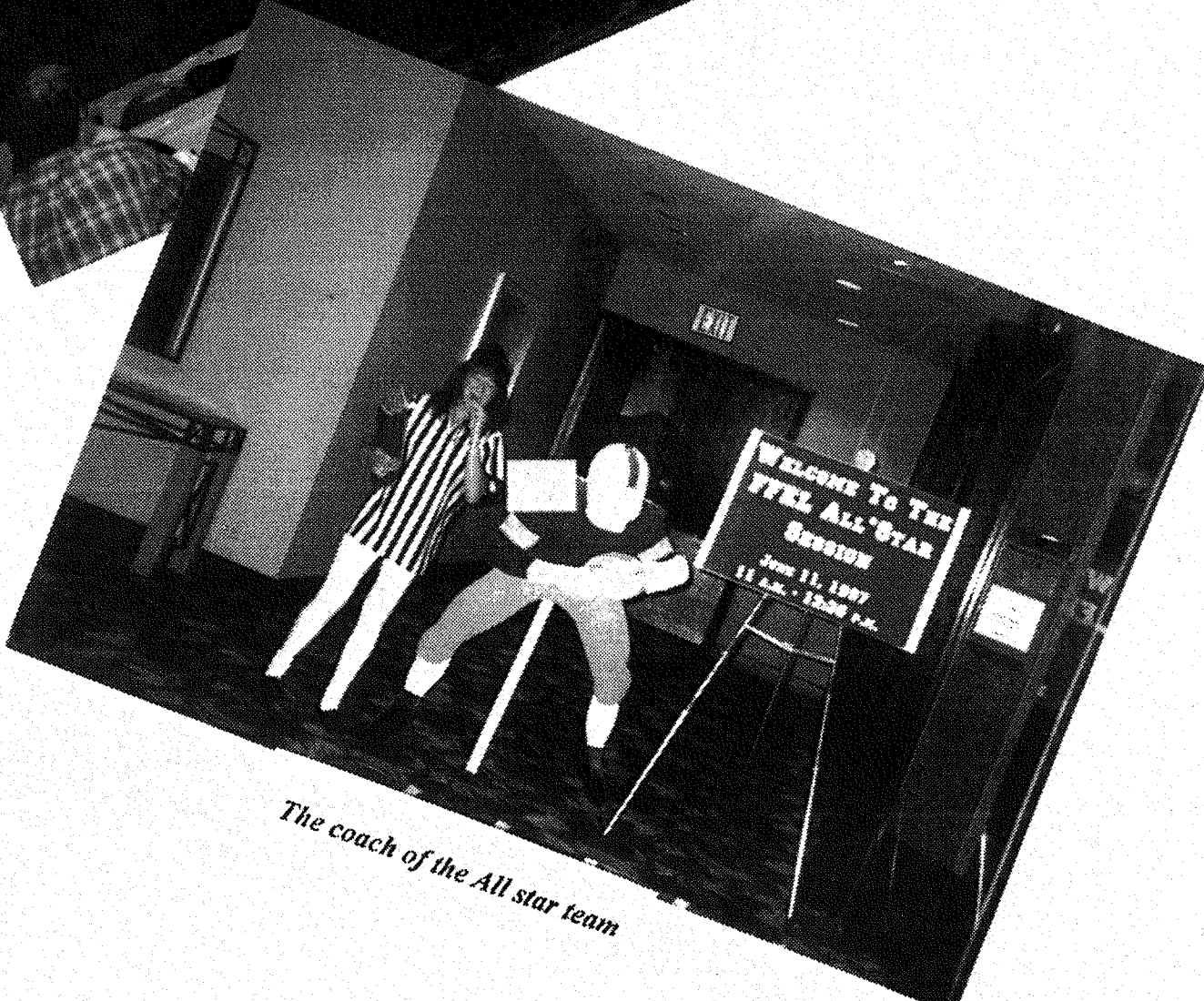
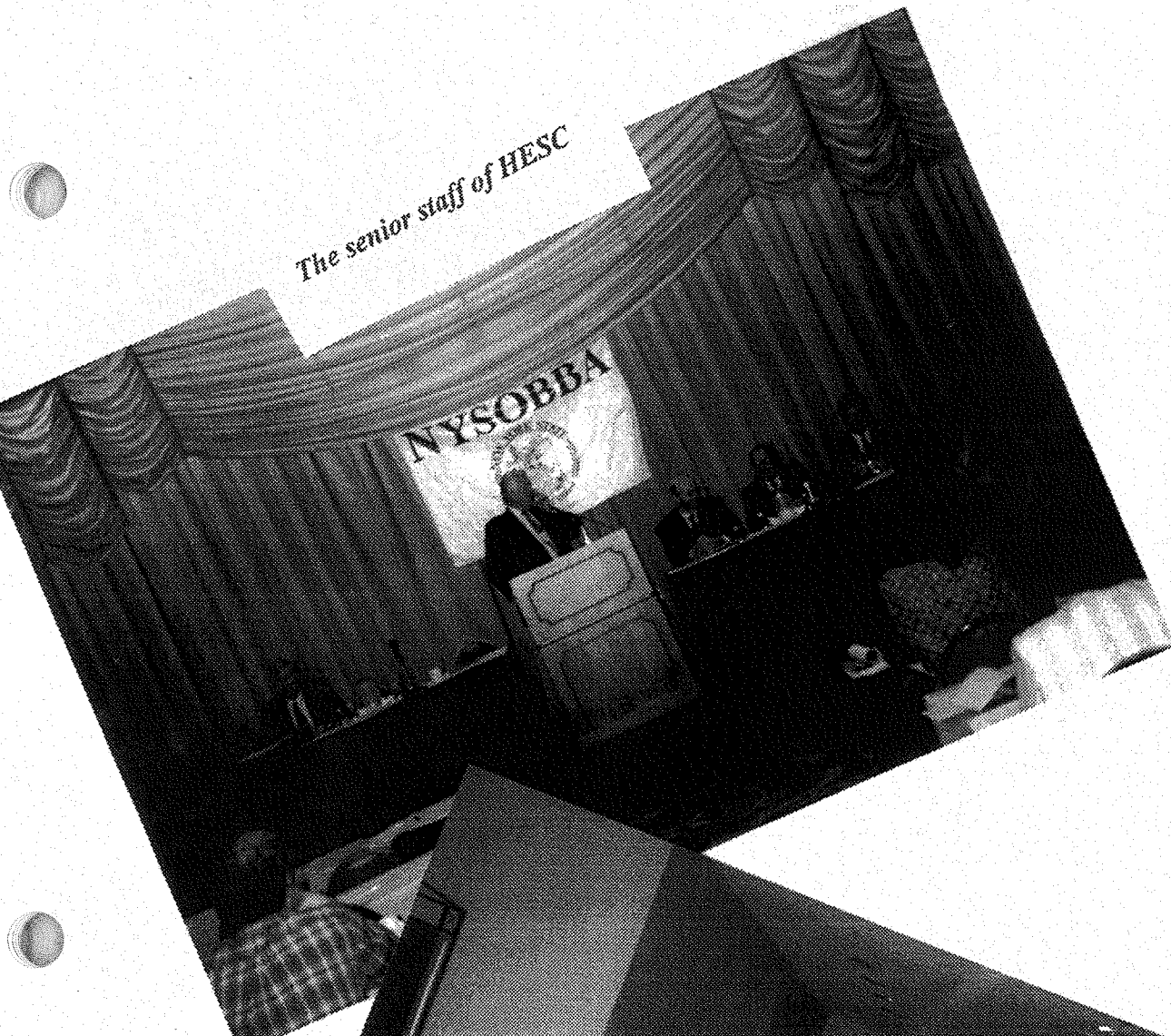


*Who are these cats?*



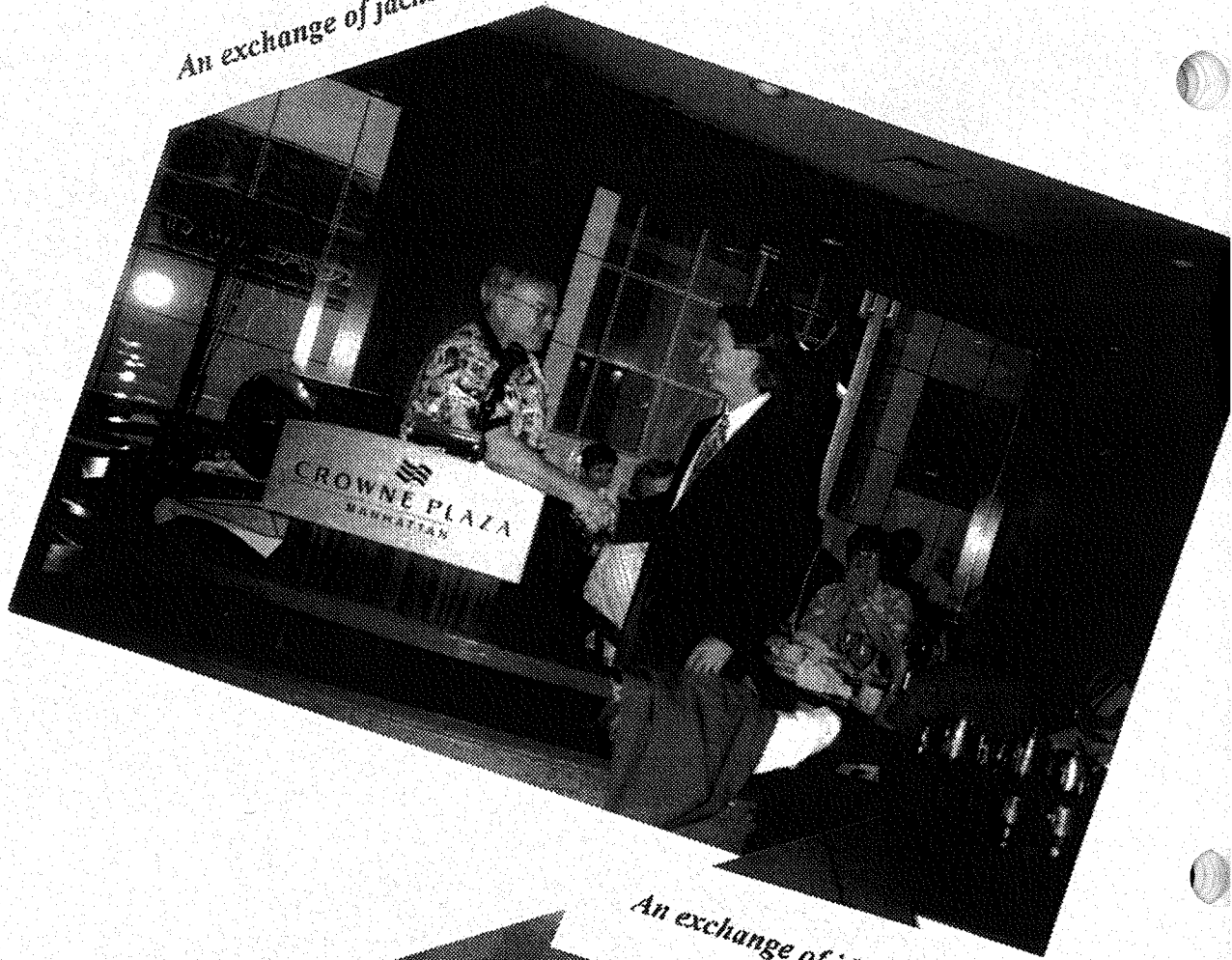


*The senior staff of HESC*



*The coach of the All star team*

*An exchange of jackets*



*An exchange of ideas*



Eileen has found it to be very helpful to sometimes actually visit the agency. To see the account managers in action, to hear the phone techniques, and to see the relationship of the managers to the staff. These observations can be very revealing. She also reminded us to ask for references and to be very honest when giving references. Making sure that the agency will re-negotiate a contract is another point she made.

Overall, Eileen stressed that you COMMUNICATE with the agencies, state your expectations, COMMUNICATE, stick with the agencies if your are happy with them, COMMUNICATE, drop the agencies if you are not happy with their service and, lastly, be sure you COMMUNICATE with them!

### ***NYSOBBA ANNUAL MEETING***

*Submitted by Larry Cass, SUNY Binghamton*

The annual meeting of the general membership was held at the Crowne Plaza Hotel in New York City on June 12, 1997. Lucy Wiertel (Hilbert College) presided at her last meeting as president of NYSOBBA. Her thanks to those who had helped make her term a success went to Michelle Brown-Nevers (Teachers College) for publishing the newsletter, Sharon Myers (SUNY Buffalo) for producing a NYSOBBA brochure for prospective members, Cathy Crowder (NYSHESC) for being the liaison between HESC and NYSOBBA, and Jack Edwards (SUNY New Paltz) and Lou Seda (School of Visual Arts) for presenting this 1997 conference.

A special thank you went to the Regional Directors:

- Bob Beiswanger (Daemen College), Western
- Cathy Rehman (SUNY Stony Brook), Long Island
- Lou Seda (School of Visual Arts), New York City
- Peg Ehmann (University of Rochester, Medicine), Genesee Valley
- Jack Edwards (SUNY New Paltz) Mid-Hudson
- Peter Olcott (Cornell University), Central

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Officers for the 1997-98 year for NYSOBBA will be:

- President - Jim Sunser,  
Onondaga Community College  
Vice-President - Shirley Walker, SUNY Buffalo  
Treasurer - Larry Brennan, SUNY Health Science Center  
Secretary - Barb Servatius, SUNY Fredonia

Newly elected President Jim Sunser encouraged each member to become more involved. Every member of NYSOBBA should volunteer to help our organization and increase our membership. He expressed his thanks to the Lucy Wiertel for serving as president for two very successful years.

### ***NYC REGIONAL NEWS***

*By Lou Seda, Director of Bursar's Services, School of Visual Arts*

I am happy to inform you that the June 97 conference held this year at NYC and hosted by our NYC region was a great success. This year's conference was filled with important information and issues that affects our professions as Bursar's

and College Business Administrators. The agenda offered many informative sessions such as AMEX services, the College Card, NYSHESC update on improve programs, presentations by NYSHESC and FFEL consortium, HESC Electronic Financial Aid Network, State Education updates on TAP "C" issues, Alternative loans, Department of Education reports on electronic processing and the federal update on the Presidents budget impact on higher education.

Not all was strictly business oriented. For laughs, members attended Caroline's Comedy Club. The conference celebrated our organization 20th anniversary with an "Ice Cream Social & Anniversary Cake". Thanks to the sponsorship of NYSHESC and FFEL Consortium. The ritualistic Golf awards were presented. The 20th Anniversary Banquet was held. Dancing afterwards. (NYSOBBA President, Lucy Wiertel is a terrific dancer !!!)

*What made this conference so unique is that it fell on the celebration of NYSOBBA's 20th Anniversary and it was held in our region.*

What made this conference so unique is that it fell on the celebration of NYSOBBA's 20th Anniversary and it was held in our region. Given this unique event, I was proud to have the pleasure of hosting this year's annual conference during my last term as your Regional Director. (Let's welcome our new NYC Regional Director, Michelle Brown-Nevers. I am sure she will do a great job or more.) A special thanks to Jack Edwards, our conference coordinator, for his hard work and determination which made this conference as successful as all the previous conferences.

I also wish to thank Lisa Bayer, Gretty Bolivar, Michelle Brown-Nevers, Steve Greene, Bill Hanauer, Denis Riker, Jon Taylor and Dorothy Watson for being part of the committee to help out at the registration desk. A special thanks to Lucy Wiertel for continuously boosting our morale. Thanks to all of you for your support.

### **NYC REGIONAL PLANNING**

*By Michelle Brown-Nevers, Director of Student Accounts, Teachers College Columbia University*

As you are aware, one purpose of NYSOBBA is to "provide for interchange of ideas and information in order to assist members in formulating and implementing more effective approaches in matters pertaining to educational business administration." The New York City region is in the planning stages for organizing the upcoming year's regional meeting calendar. We are interested in hearing your suggestions. Our goal is to assist you in formulating and implementing more effective approaches in matters pertaining to your office.

A questionnaire was sent to New York City regional members. It was designed to assist you better as we plan this year's regional activity.

Please complete the questionnaire and return to me. If you haven't received one, give

me a call. Also, contact me if you are interested in working with the region this year.

### **BROADWAY - THANKS FOR THE MEMORIES!!**

*By Peg Ehmman, Bursar, U. of Rochester - Med./Dental*

The agenda said "5:00 - ??? Night on your own" What to do - too many choices - can't stay home alone!!

Suzi said, "Let's go!" We all said, "Why not?!" To paint the town red, to go to a play - we had to give it a shot!

Many of us had never been to the city - And never to a Broadway play - what a pity!

After delivering tickets to all of the crew, We left the hotel at a fast trot - whew!!

To Bloomingdale's first - with coupons in hand  
To get a "free" gift, we had to spend fifty -  
understand?!!

It was a fun marathon, and of course we did it -  
For a free Bloomies tee-shirt - anyone would have  
- ADMIT IT!!!

Then onto the train to go for dinner, And as luck  
would have it, Suzi picked a winner!

Tho' we had to gobble our dinners up quick - It  
was delicious (and cool!) and the live jazz was  
slick!

Then back out at a dash to get to the show -  
Would we make it by eight? It was touch and go!!  
"Victor/Victoria" with Raquel Welch - what a  
great show! It was funny, and cute,  
and good music, you know.

Then out to Times Square - It's  
true! It's true!  
Always like daylight, millions of  
characters - a ZOO!

Then out to Times Square - It's true! It's true!  
Always like daylight, millions of characters - a  
ZOO!

We sang our way back to the Crown Plaza - home  
Some would stay up and party, some had to phone  
(home!).

An evening well spent - there is no doubt -  
It was fun discovering what New York is about!!

Will we be back? You can be sure!!  
I've always heard that for New York "fever" there  
is no cure!!!

## ***ALBANY UPDATE***

*By HESC*

In recent months, HESC has worked with the  
Governor's office, the legislature, and the

Division of Budget on many student aid initiatives.  
The following update is intended to inform you of  
HESC's activities on the State level.

HESC met with legislative staff and Division of  
Budget staff to discuss the importance of timely  
TAP calculations and award notifications. All  
parties left with a better understanding of the  
impact late decisions have on students and  
schools, and agreed that it was necessary to reach  
the earliest possible resolution of TAP budget  
issues.

The State Education Department recently sent  
eligibility notifications to recipients of the new  
Merit Scholarships for academic Excellence and  
the HESC. HESC's role is to provide payment  
processing for these scholarships. HESC is  
sending colleges  
information about  
the scholarship's  
duration, payment,  
and the conditions  
of eligibility.

***HESC has worked with the Governor's  
office, the legislature, and the Division  
of Budget on many student aid  
initiatives.***

HESC also met  
with the Tax and Finance Commissioner to discuss  
a four year student and parent authorization  
process that will eliminate the need for annual  
consent to verify New York State income data.  
The annual consent is currently collected on the  
separate TAP application.

HESC staff continue to work with the Department  
of Labor, the Division of the Budget, and the  
Governor's program office to initiate a new  
training program called InVEST. One of the goals  
of this program is to provide training to Public  
Assistance recipients to assist them with entry into  
the workforce and/or enrollment in college. HESC  
has discussed InVEST with higher education  
sector representatives, community college  
presidents, and the Departments of Education and  
Labor.

In response to requests from financial aid administrators, HESC has submitted legislation intended to allow administrators to view and change family income for the TAP program. The bill (S. 4431) was passed by the Senate on June 3, 1997. It has been referred to the Assembly for further action.

In preparation for passage of the 1997 State Budget, HESC is finalizing systems adjustments and handling all changes and updates. The impacts of emerging proposals are being shared with the State legislature and the Division of the Budget.

## **DEFAULT MANAGEMENT AND PREVENTION INITIATIVE**

*By HESC*

Default management and prevention continue to be important issues for all schools. HESC, over the last 2 years has been providing schools with technical assistance, with particular emphasis on default management, at the school or in small group sessions. Schools have found this information about what really goes into calculating the cohort default rate, very helpful.

At the request of community college financial aid staff, HESC is inaugurating a "Financial Aid Round Table" discussion series. These round tables will build on the information provided by HESC's technical assistance visits and provide financial aid personnel with a forum to share ideas and discuss approaches in their institutions to difficult issues in financial aid administration. The participants in the first of these round tables will be discussing strategies which can be used by a school to prevent student defaults.

The first of these round table discussions is being hosted by Erie Community College and will focus on default management issues and strategies.

***HESC is inaugurating a "Financial Aid Round Table" discussion series.***

We have been told in our visits with school personnel that if a lender gives the school an early notification that a student is experiencing repayment problems, this can be very helpful in preventing defaults. Currently, we understand that some FFEL lenders provide schools with a report of students who are 30, 60, and 90 days delinquent in their payments. We will work with the FFEL Consortium to make this early notification to schools part of every lender's service.

In another initiative, the FFEL Consortium, a group of 27 lenders, loan servicers and HESC, unified to offer the best processing and servicing available for the FFEL program, will focus their efforts on default prevention and debt management in 1997-98. The group will be coming together to discuss how we can work together to develop and promote products and services that meet the different needs of our different customers - for example, debt counseling materials for administrators; training on handling consumer loans, which are becoming a quickly growing resource for students; and debt awareness/management tools for different populations of students.

### ***NEXT ISSUE!***

*The next issue of the Newsletter will be published in October, 1997. If you are interested in contributing to the newsletter, please submit your article by September 30, 1997 to:*

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

**Email - [mhb14@columbia.edu](mailto:mhb14@columbia.edu) or  
FAX (212) 678-4139**

*We thank all who contributed to this issue of the Newsletter.*



## ***CASH MANAGEMENT ISSUES REGARDING THE DELIVERY OF FUNDS***

### **--SURVEY--**

"please return to HESC"

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Effective July 1997, for loan funds disbursed by EFT or Master Check, a school must deliver the proceeds to the borrower or credit the student's account within 10 business days of the school's receipt of the funds (and effective July 1, 1999, within 3 business days).

If unable to disburse the funds within the 10 business days, the school must return the funds to the lender no later than 10 business days after the day the institution was requested to disburse the funds. For individual check, EFT or Master Check, a school has an additional 10 days to deliver the funds if the funds were not delivered due to the borrower or student's ineligibility, but the school determines the borrower or student will be eligible prior to the end of that last 10 business day time frame.

At NYSOBBA'S June conference, HESC agreed to establish a new refund reason in EFT. This reason will indicate that the school was unable to apply the funds within the regulatory time frames. This will not be considered a cancellation but, in fact a retraction of disbursement. Lenders can and should reissue funds at the request of the school, as long as this reissuance complies with all other disbursement regulations. A bulletin will be issued to advise you of the details.

HESC is soliciting input from the NYSOBBA membership to determine how we can help schools with implementing these regulations. Some of the options HESC is proposing to help with the reissuance of funds are:

- Option 1. School supplies a new anticipated disbursement date when funds are returned.
- Option 2. School contacts HESC when funds can be reissued. HESC will then communicate this to the lender with the revised disbursement date. If manual, HESC would develop a form that schools could use to notify HESC.
- Option 3. HESC could hold or block EFT disbursal. In this manner, a school participating in EFT could contact HESC prior to the scheduled disbursement date and request HESC to hold the funds. As escrow agent, HESC can hold funds up to 21 days before they would have to be returned to the lender. The school would then contact HESC when the funds can be released, and they would be forwarded in the next disbursement process.

(Please see next page to rank these options)

A-Most preferable for my institution; Option B-Somewhat preferable; or C-Not Preferable

Option A \_\_\_\_\_ Option B \_\_\_\_\_ Option C \_\_\_\_\_

Other suggestions or options: \_\_\_\_\_

Brenda Smith and Ray Francis are available to discuss these options at NYSOBBA's convenience. Please contact Brenda at (518) 473-0733 if you would like HESC to meet with NYSOBBA representatives or discuss these issues at regional meetings.

In addition, we are attempting to determine the impact of these new regulations. It would be very useful if a group of schools volunteered to keep track of the number of problems currently experienced with the 10-day rule, as well as keeping track of those accounts for which funds would have to be returned if the 3-day rule, effective July 1, 1999, were in effect now. This would help us in designing a solution appropriate to the size and scope of the problem.

Please indicate if you can volunteer to monitor the impact of the regulations. If yes, HESC will provide you with a reporting mechanism to assist your institution with reporting problems with the 10 day/3 day rule to HESC.

\_\_\_ yes, I can volunteer

Please return this form to:

**KATHY CROWDER  
HESC  
99 WASHINGTON AVENUE  
ROOM 1438  
ALBANY, NY 12255**

NAME: \_\_\_\_\_

INSTITUTION: \_\_\_\_\_

**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, Zip Code \_\_\_\_\_

Region \_\_\_\_\_ Fax # \_\_\_\_\_

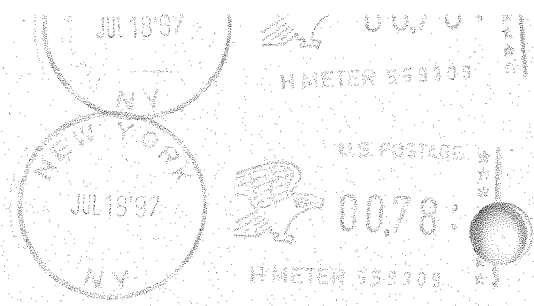
Please return this form with your payment to:

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 Ehmman  
Bursar  
Univ. of Rochester - Med/Dent  
601 Elmwood Ave. - Box 601  
Rochester, NY14642

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***Please complete the survey entitled, "Cash Management Issues Regarding the Delivery of Funds" on Pages 13 & 14.***

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