



NYSOBBA

Quarterly

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A Word from Our President

Well, it is hard to believe that it has already been more than a month since our fine conference in Corning, NY. I am sure all who attended were impressed as was I, with the program and planning of this year's event. I once again want to thank our Central Region hosts and volunteers. I would also like to especially thank Jack Edwards, Larry Brennan, and all of the NYSOBBA board members for the hard work they did throughout the year in getting ready for the conference.

I will be meeting with the board of directors in October to debrief on the conference, but my discussions with Shirley Walker already indicate that one of the benefits we will be realizing from this fine event is an increase in membership. As I have stated many times in the past, I see one of the major benefits of membership in NYSOBBA is the inclusion in a strong network of professionals with common interest. This increased membership will benefit us all. In addition to the internal network, NYSOBBA is greatly increasing its presence beyond the confines of our organization and affecting statewide policy through our inclusion in the Higher Education Services Corporation Leadership Council.

The Leadership Council is made up of the Presidents of NYSOBBA, NYSFAAA, SUNYRA and SUNYFAP. We have been an active part of the HESC Board of Trustee meetings over the past year. We have taken an active role in informing them of various concerns and issues brought to our attention. We have, furthermore, begun the process of becoming more involved with helping to shape HESC's processes and procedures.

As a member of the Leadership Council, I am currently involved in assisting HESC with improving the design of some of their products -- including Grant and Loan programs. This involvement provides as an excellent opportunity for NYSOBBA to be in position to have the collective concerns of our group considered when statewide policy is being developed.

I will continue to apprise members of the progress we are making toward improving current processes with programs such as TAP and various loan

programs and seek your input on how we would like to see these programs improved for our students.

If any of you have questions regarding the Leadership Council or any other projects, I or other members are involved in, please feel free to give me a call. As always, thank you for your continued support of NYSOBBA.

Sincerely,

James M. Sunser
President

NYSOBBA BOARD OF DIRECTORS MEETING

Respectfully submitted, Barbara W. Servatius, Secretary

The meeting was held at the Radisson Hotel, Corning, NY. President Jim Sunser called the meeting to order at 1:00 PM.

In the absence of Larry Brennan, Treasurer, President Sunser presented the financial statements that included a Statement of Revenues for Expenditures & Fund Balance for the period ending June 8, 1998, a 1997-98 Membership Dues Report for 1997-98, Scholarship Recipients for 1997-98, a Statement of Revenues & Expenditures for the 1997 conference and 1998 conference as of June 8, 1998, a Conference Detail Report, and the proposed budget for 1998-99. After the discussion of the reports, Edward Holmes made the motion to accept the reports as presented and a second to the motion was made by Richard Augustine. Motion carried. The secretary's report was accepted with a motion made by Larry Cass and seconded by Michelle Brown-Nevers.

Membership letters will be sent shortly. The deadline is August 15, 1998. Shirley Walker encouraged everyone to sign up for the NYSOBBA listserv.

Election results for new regional directors were announced as follows:

Mid-Hudson (Formerly held by Jack Edwards)
Diane Lucchesi (SUNY New Paltz)
Central (Formerly held by Peter Olcott)
Kathy Owens (Ithaca)

President Sunser thanked the past directors and welcomed the new directors

Jack Edwards announced that next year's conference will be hosted by Genesee Region. The location has not yet been decided. Michelle Brown-Nevers thanked everyone that had submitted articles for the NYSOBBA newsletter during the past year. She encouraged anyone that had a news article to submit them to her in a timely manner by Email.

The regional members that worked so hard on this year's conference were thanked for all of their efforts. The meeting was adjourned.

TAX RELIEF ACT 1997 ROUNDTABLE DISCUSSION

Submitted by Larry Cass, SUNY Binghamton

The Tax Relief Act of 1997 (TRA 97) roundtable discussion was preceded by a presentation by Leo Kornfeld and Caroline Raistrick of CDSI (Computer Data System, Inc.) highlighting the institutional reporting requirements for 1998 and 1999 along with their probable impact upon higher education institutions. The centerpiece of the new law is the Hope Scholarship and Lifetime Learning Credit. The benefits to the taxpayer are up to \$1500 for the Hope Scholarship and up to \$1000 for the Lifetime Learning Credit depending upon enrollment status of the eligible student and the income level of the taxpayer. In passing the legislation, the law allows for up to \$1500 for the first two years of college and up to a \$1000 thereafter respectively, except for graduate study.

In the first year of the of TRA 97 institutions are required to report:

- a) the student's SSN,
- b) the Name, Address, EIN of the institution,
- c) Name and telephone # of a Contact Person,
- d) half-time enrollment status, and
- e) whether the student is exclusively enrolled in graduate study.

For 1999 and beyond current legislation expands these requirements to include:

- a) Name, Address and SSN of the taxpayer and
- b) out of pocket tuition and fees (net) or interest due and paid by the borrower during the first 60 months of repayment of educational loans.

The information for the Hope Scholarship and Lifetime Learning Credit must be reported on forms 1098T and 1098E respectively and provided to both the student and Internal Revenue Service (IRS) for 1998 and to the student and taxpayer (if they are not the same) as well as the IRS.

Leo and Caroline informed the group of CDSI's ability to accomplish the reporting and provide full customer service for institutions to meet the requirements for TRA97. CDSI has the ability to accept data in a variety of formats and populate their database to execute the reporting of institutional required data to all parties (IRS, Taxpayer, and Student). The current prices of CDSI's service was quoted as \$2.00 per student. Outside of the obvious benefits from accomplishing the reporting requirements for institutions, there was emphasis upon the customer service aspect associated with the fielding and addressing the initial concerns of taxpayers.

Although the reporting requirements for 1998 do not require that institutions to report the taxpayer SSN and the net of tuition and fees, both Leo and Caroline expressed a concern that institutions should report these items for 1998. A point was made of

the amount of confusion and questions which will be accompany the issuing and receiving of a 1098T form with this information being made available. It was felt that the ensuing number of phone calls an inquires would have to be addressed which would only heightened the anxiety and pressure for institutions to get involved determining the amount of the tax credit. Additionally, the taxpayer will be required to report the credits less any applicable scholarships or grants without having the benefit of information readily available. Thus, their best advice is to provide the information now and avoid what will certainly be an increase in requests for the net tuition and fees requests later.

A number of issues emerged during the roundtable discussion with the application of payments and the supplemental reporting for late awards drawing particular attention. On both issues there is little or no guidance from the IRS at this time and there does not appear to be real momentum to address these issues in the short term. The latest discussion on the application of payments by the institution seems to be that you should continue to follow your current policy as to how funds are applied to the student account. In terms of late awards, further clarification will have to be made at a later date, and currently the reporting is for everything received in the applicable tax year not the academic year.

It was stressed a number of times that decisions regarding meeting the reporting requirements and building the necessary database to accomplished this reporting need to move ahead quickly. Whether an institution decided to outsource the reporting function or do it themselves, the collection of the data for transmission must still be done. An added advantaged that CDSI offered was the customer service function which would divert most of the contact from the institution by providing an 800 number telephone bank, except for those cases which would require further information beyond the ability of CDSI to provide. In these cases, CDSI proposes to act as a liaison between the institution and the taxpayer.

WHAT STUDENTS NEED TO KNOW ABOUT DEBT MANAGEMENT

submitted by Steve Green, Monroe College

Michael Williams moderated this panel session. The panel members were Lucy Wiertel, Ellen Mulhig, Jan Klotz, and Michael Daggett.

The session started with Patty Herbst of HESC. She stated that the FFEL Consortium did several focus studies of college students and administrators. They concluded that debt management should be a main focus when dealing with students. Students have also expressed a concern about the debt they were incurring. A short video showing these groups highlighted how little students know about loans and debt. A FFELline timeline also asked us what date student loans started. Was it 1963, 1964, or 1965? It turned out to be 1965.

Lucy Wiertel of Hilbert College was the first panel member to speak. She stated that all money matters are involved with debt management and retention. Students are concerned about how they will be able to pay and must understand the huge amount of debt they must repay. One stop shopping is one way her school has changed in order to service the student's needs. This enables her counselors to have a full discussion with the student before they register. Hilbert is also flexible with their internal payment plan. They do charge for this plan and late fees are also charged.

Ellen Mulhig of Consumer Credit Counseling Service spoke next. Their main function to the public is money and credit management. In many cases they help design a debt repayment program for their clients. They do seminars (preventative education) on how to handle money and debt. She pointed out that young students have no idea how credit cards get paid off and how just paying the minimum payment really works when paying off their account. They are involved with the Jumpstart Coalition whose goal is to educate every high school student about debt. They distribute pamphlets to students on debt education. They tell students what

their estimated income will be upon graduation (reality information). They advise students to create budgets and clarify that this is a positive act and not a negative thing to do.

Jan Holtz of Educaid was next. Default initiatives are now a priority among focus groups. Student debt is increasing, especially when their parents are denied PLUS Loans. Many students come to school already having a credit card. Lenders are trying to make sure all students have the literature to educate them. Entrance and exit interviews will be available on the WEB shortly.

Michael Daggett (Director of Collections for HESC) was the final panel member. He stated that while collections have increased, his goal is default prevention. HESC contacts students before they go into default. Default happens mostly when people can't afford to pay. Our national default rate is only 10%. 90% of the students do pay. They try to prevent innocent victims from going into collections and default and to get them out of default (REFA program) as soon as possible.

Larry Worten of HESC talked about default management. He stated that \$200 million dollars goes to paying off defaulted loans. HESC wants to start an "Advocate Unit." A special unit to advise students to help prevent default. This unit will also go to grade schools to help students understand debt. They will develop new WEB site ideas. Larry also introduced the well-known and famous celebrity (personality) HESC was promising to introduce throughout the session. It was Barbie. This special doll also came with a credit card and a naked Ken.

HESC Update

Submitted by Paul Danieu, Erie Community College

The Executive Board from NYSHESC presented an informative program that updated the conference attendees on recent and planned changes. The session began with NYSHESC President, Robert Maurer thanking NYSOBBA President Jim Sunser, Past President Lucy Wiertel and Conference Coordinator, Jack Edwards for their valuable input

and participation with HESC representatives during the development of new initiatives. He was looking forward to continued work with our organization in the future development of programs.

After a brief overview of various programs administered by HESC, President Maurer noted that two of the New York State budget highlights were an \$18 million increase in TAP funding and a \$2.5 million increase in scholarships for Academic Excellence. We then received a review of the recent management reorganization at HESC. Pierre Alric is now the Chief Operating Officer, Robert Butler is the Chief Fiscal Officer, Robert Moon is the Chief Information Officer, and Brenda Smith is the Vice President for Loans.

Mr. Maurer then reviewed HESC's Reauthorization efforts which included but were not limited to reforming and streamlining the loan process and reforming the costs and fees associated with the loans. Some of the immediate priorities of HESC were a further simplification of the TAP process (from application to remittance), Default Prevention and Credit Counseling and the Choices Program. As the state and HESC move forward there will be further efforts to encourage academic achievement for all students to success during the academic process and then transfer that success to their employment endeavors.

Pierre Alric, Chief Operating Officer, began telling the group that the changes at HESC were part of a phased structural reorganization based on the Corporation's full business plan. The changes will make them better able to concentrate on HESC's programs as a whole rather than on individual areas. Since January 1, 1998, the concentration has been on fully developing Express TAP, WinPath, and Student Inquiry. Some of their new technology initiatives include the expansion of the web page, **WWW.HESC.COM**

These efforts include TAP inquiry, Loan Inquiry, Credit Counseling, Chat Nights for students and parents and also Spanish options. Mr. Alric concluded by reviewing future plans which included

full Internet processing, further automation of the TAP and Loan areas, adding technical staff for user support and any new developments related to Year 2000 Compliance.

The next speaker was Brian Matthews. Mr. Matthews began by informing the attendees that the Choice funds would be delivered to institutions in a way similar to the TAP or Loan Program funds. HESC is currently in the process of converting to an IBM platform and with this conversion, there will be a concerted effort to improve the "nuts and bolts" of TAP. They are currently in the process of simplifying the forms being used. Efforts are also under way to improve the turnaround time of change forms. These efforts include reassigning staff to the area and exploring further automation of the process. It is also believed that Express TAP will increase the accuracy of the application and reduce the need for some of the change. Areas they are looking at improving in the future are the prescreening of high income applicants. This would be done from data retrieved to create the Express TAP Application. HESC is also trying to improve the down loading capabilities of not only the ETA but also various other TAP documents like the Institutional Accounting Report and Remittance Advice. They have also begun to review the actual Award Certificate and are going to work on providing the information in a better format.

The final speaker before President Maurer's closing remarks was Brenda Smith. Ms. Smith spoke briefly on a few of the Loans area's statistics for the year. She noted that loan volume was up by \$1.7 million and collections were up to \$162 million or 19%. Attendees were encouraged to use the electronic refund process for loan funds. Current participation in this process is relatively low when considering the number of schools receiving monies in this way. Ms. Smith also noted that marketing information regarding the web page and Student Inquiry was being mailed with the Notice of Loan Guarantee and Out of School notices. We were then informed that a three month fix (until October 1, 1998) regarding the interest rate question had been made. It was believed that reauthorization would be finalized by

that time and the issue resolved in the new regulations. Ms. Smith wrapped up her topic with a review of the EFT Users Group meeting that was held in May.

The session was well attended and provided a great deal of information on where we can expect HESC to be going in the future.

MAKING CHANGE WORK

submitted by Shirley Walker, SUNY Buffalo (morning session only)

On Wednesday, the NYSOBBA conference was opened with an all day workshop entitled "Making Change Work" by Career Track. Susan Langlitz facilitated this informative and very interactive workshop.

The morning session encouraged individuals to work in small teams and discussion groups for various exercises which included how a person as an individual dealt with change. Questions the group was asked to think about were:

- 1) What do you think were the good old days?
- 2) What bothers you the most about change?
- 3) Steps you've taken to achieve change, and
- 4) What changes in your life are you most proud of?

Dr. Langlitz discussed the eight elements of change:

1. Establishing the case for change
2. Addressing the human response to change
3. Bringing the vision home
4. Maintaining communication and commitment
5. Planning for performance
6. Implementing change
7. Evaluating progress
8. Anchoring the new culture.

An eye-opening exercise was thinking back to the past 3 to 10 years and determining three things that have not changed in that time period.

Dr. Langlitz stressed the need to build a case for change. We must be very clear on the why's, the benefits, and the risks involved in whatever change we undertake. We must address each of the

elements fully in order to meet the needs of all those involved in the change.

Dr. Langlitz did a good job of mixing personal experiences, humor and knowledge to make her presentation successful.

CONFLICT RESOLUTION

by Kathie Owens, Ithaca College

Beverly Stearns, a state-certified mediator since 1984, presented a very interesting program regarding conflict, its resolution, with some techniques for calming an angry person.

Although her presentation was cut short as a result of a conflict, Beverly started the program by listing what the audience thought conflict actually was. Although most of us, listed the negative points of conflict such as violence, danger, etc., Beverly pointed out that conflict is really just a difference of opinion, and, will be a part of the process of any group unless everyone agrees on everything all the time. She then went into the types of behavior in conflict with specific examples, such as: confrontation; denial when one or both parties refuse to acknowledge the existence of the conflict; accommodation when one of the parties emphasizes the areas of disagreement; compromise when the parties bargain and each one gives up part of what he/she wants; and, finally, the only "win/win" situation, when the parties cooperate and attempt to find a solution that will meet the needs of both sides.

Beverly continued with some specific ways to calm an angry person. Body language can play an important part. Some specific techniques are: lowering your voice and speaking in a calm tone; lowering and relaxing hands and arms so you appear to be non-threatening; making no threat of punishment; avoiding touching of the person; making verbal responses that communicates some understanding and reassurance. If you can get an angry person to comply with a small thing, then they will be more responsive to other suggestions. Using the individual's name as often as possible in the



*Downtown Corning
New York State*



conversation, is another very effective way to calming the angry individual.

Although Beverly's allotted time was quickly over, she provided us with a hand-out with strategies for tactful conversations. Her points were aptly illustrated and her audience participation exercises were short but extremely appropriate. Several of our group indicated that they really enjoyed the session.

Ten Ways to Increase Your Listening Skills

1. Eliminate external and internal distractions
2. Encourage the other person to speak first
3. Use and observe body language
4. Avoid unnecessary interruptions
5. Listen for key words
6. Use reflective listening
7. Clarify implied statements
8. Identify and focus on main points
9. Silently review and order main points and draw your conclusions
10. Acknowledge the speaker's view point

Strategies for T-A-C-T-F-U-L Conversations

T = think before you speak

A = apologize quickly when you blunder

C = converse, don't compete

T = time your comments

F = focus on behavior - not on personality

U = uncover hidden feelings

L = listen for feedback

Dos and Don'ts

1. Do be direct, courteous and calm
2. Don't be rude or pushy
3. Do spare others your unsolicited advice
4. Don't be patronizing, superior or sarcastic
5. Do acknowledge that what works for you may not work for others
6. Don't make personal attacks or insinuations
7. Do say main points first, then offer more details if necessary

8. Don't expect others to follow your advice or always agree with you
9. Do listen for hidden feelings
10. Don't suggest changes that a person cannot easily make

NEWS FROM NYS DEPARTMENT OF EDUCATION

Federal Legislative Activities - July 2, 1998

FY 1999 Funding

The House Appropriations Subcommittee on Labor, HHS, and Education gave party-line approval to boosting education spending by less than 3 percent. A few programs are increased: Pell Grants (up \$878 million; maximum grant up to \$3,150 from \$3,100), IDEA (plus \$503 million), Title VI block grant (plus \$50 million), Charter Schools, and College Work-Study (both plus \$20 million). Goals 2000 was halved, School-to-Work cut 63 percent, and Eisenhower Professional Development 15 percent. Perkins student loans, State Student Incentive Grants, and Byrd Scholarships were eliminated. Other key programs were frozen, including education technology, Title I, Drug-Free Schools, Magnet Schools, Bilingual and Immigrant Education, Supplemental Educational Opportunity Grants, and education research. Remember that the minimal overall increase comes in the face of a surplus of at least \$39 billion and a budget-busting transportation bill that is now law.

The Subcommittee also added several legislative policy riders that significantly change current law far beyond the task of making appropriations, including:

- ▶ Restricting current student participation to two years of bilingual education funding, with the Secretary given authority to allow up to two additional years in waivers, and lifting the current 25 percent cap on alternative instructional programs (predominantly in English);
- ▶ Eliminating the new 45-day limit on alternative instruction for IDEA students who are discipline problems, and permitting

states to cease IDEA services for adult prisoners; and

- ▶ Requiring libraries and schools using Federal technology funds to install blocking and filtering software to prohibit access to obscene sites on the Internet.

The President stopped short of promising a veto if it was changed significantly to not "shortchange our children." The Labor, HHS, Education bill may end up in a catch-all continuing resolution in October due to the political nature of the spending priorities and legislative riders. The full House Appropriations Committee plans to take up the bill in mid-July. The Senate may not act until late July or September (August is a recess).

Higher Education Act (HEA)

The Senate is scheduled to take the HEA reauthorization, S. 1882, to the floor on July 14. Each party will propose seven amendments, including one from Senator Jeff Bingaman (D-NM) that reportedly would require states and institutions to report information relating to the quality of teacher training institutions, particularly those where less than 70 percent of students pass teacher exams. Additionally, a Paul Wellstone (D-MN) amendment would change the Welfare Reform Act to allow participation in postsecondary education to count under the work requirements, expand the time a student may count education as work from 12 to 24 months, and exclude teen parents from caps that limit the number of people who may count education as work. The House passed its HEA version in early May.

Workforce Development

On June 11, to conform to the House approach, the Senate passed a reauthorization bill separating vocational education from the workforce measure (S. 1186) that was passed in May, which still includes adult education, rehabilitation, and job training programs. Since that time, the bills have been in conference with the major sticking points for vocational education being the method for distributing money within a state and the amount a state can keep for administration and support activities such as technical assistance.

E-rate

On June 12, the Federal Communications Commission (FCC) voted to cut funding by almost half for the E-Rate program that provides discounted Internet connections for schools and libraries. This decision came after much pressure from members of Congress who were concerned because telephone companies were threatening to raise their rates to pay for the program, which the long-distance carriers fund under the Telecommunications Act of 1996. Many members pressured the FCC to discontinue the program entirely. Supporters are now concerned that the appropriations process may be used to terminate the program. More than 30,000 schools have requested more than \$2.02 billion in discounts. House Democrats plan to hold a "Save the E-Rate Week" in mid-July to garner support for the program.

Reading

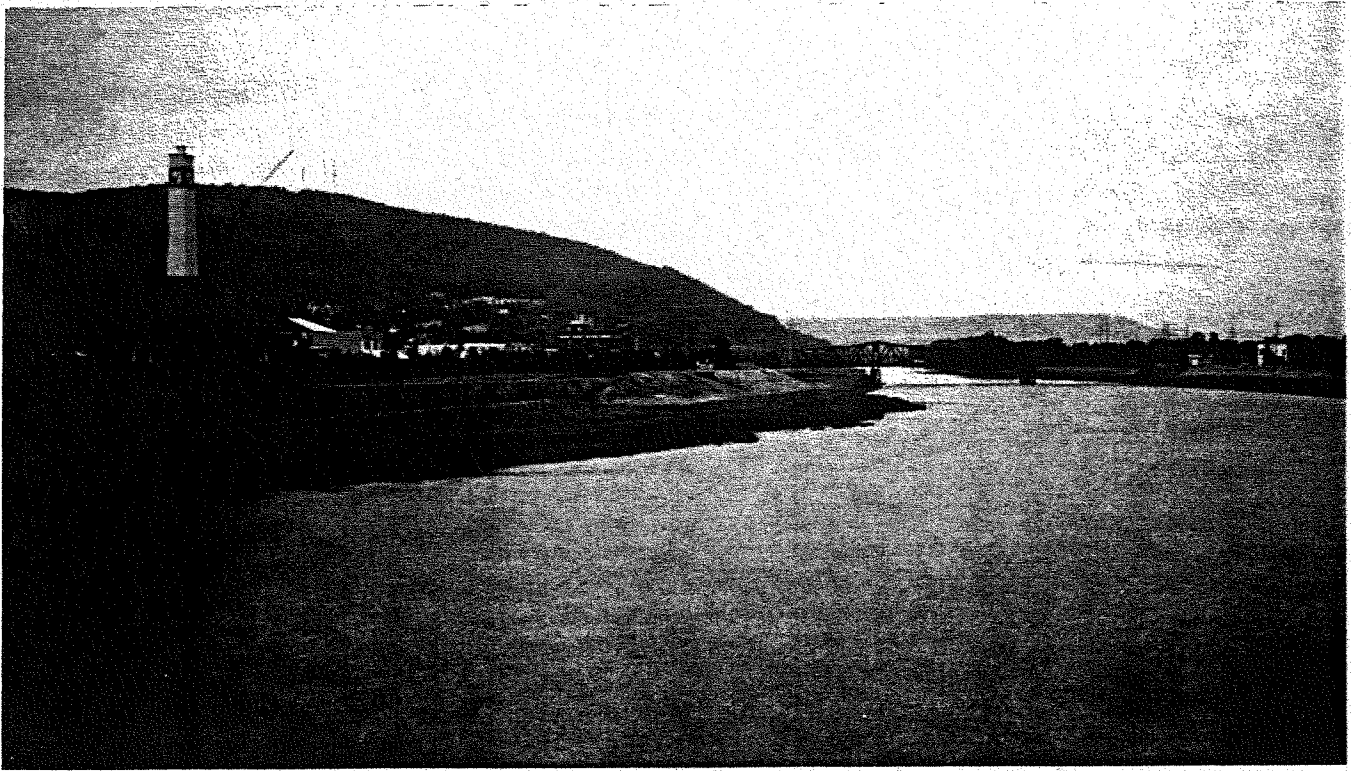
The Senate failed to pass a literacy bill by the July 1 deadline for such an initiative to receive funding. During last year's appropriations process, members agreed to fund a program at \$210 million if Congress passed implementing legislation by July 1. The money will now go to Individuals with Disabilities Education Act (IDEA) programs. The Senate's version of the literacy legislation may still come to the floor before the projected October adjournment.

Coverdell Education Savings Bill

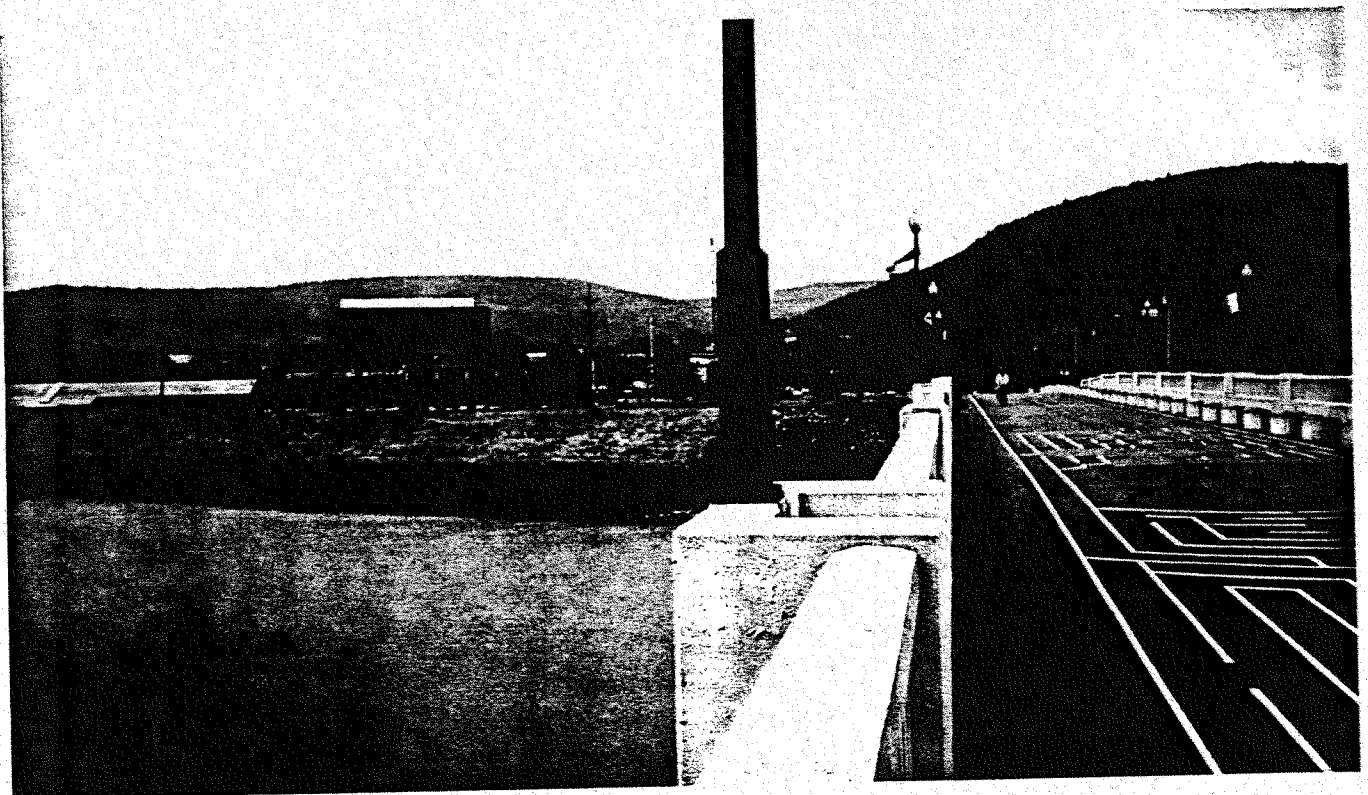
The Senate approved the Coverdell K-12 education savings account bill on a bipartisan basis. The House passed the measure earlier this month. The President has promised a veto.

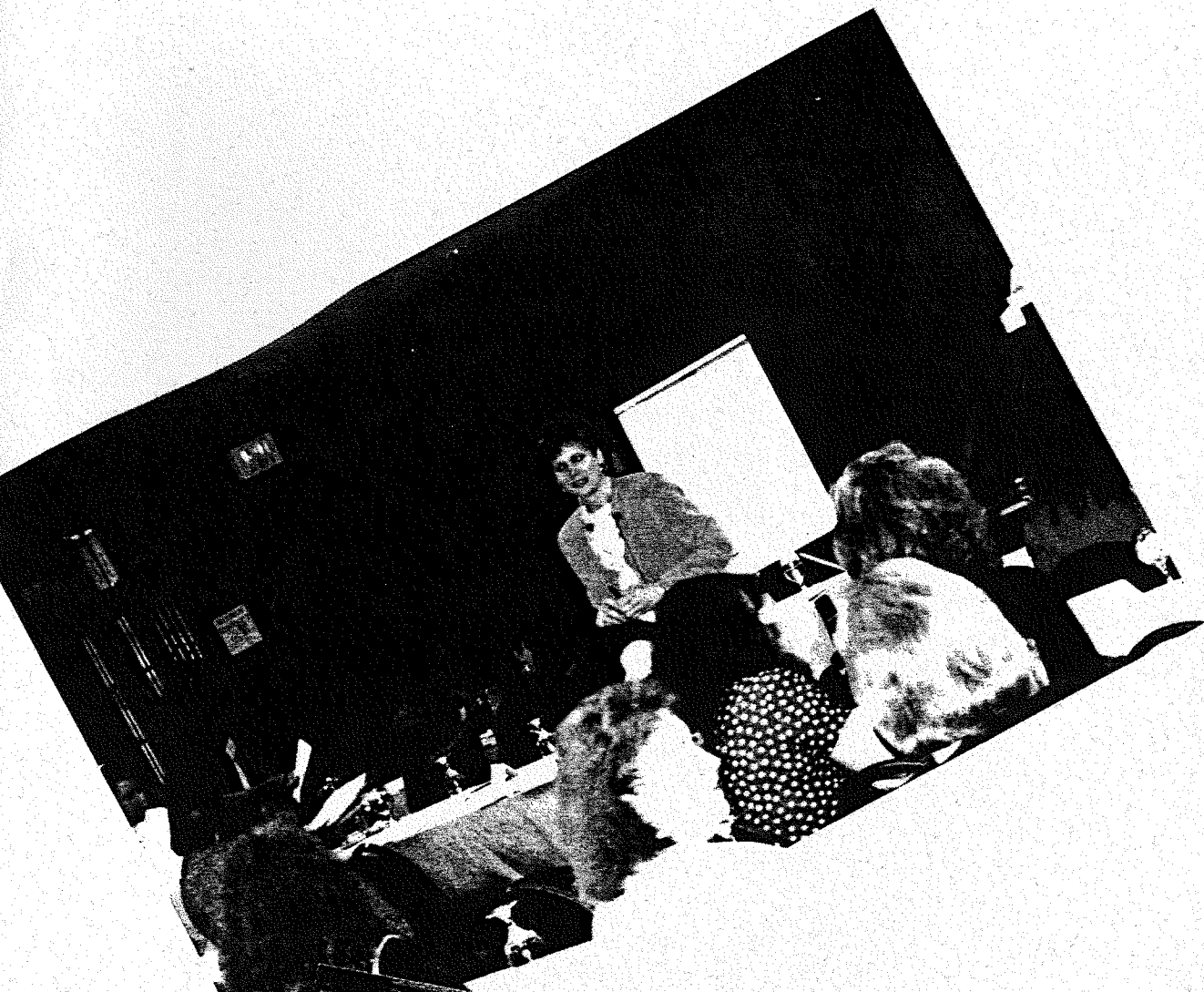
Education Block Grant Advances in House

The House Education and Workforce Committee approved, along party lines, the Pitts "Dollars to the Classroom Act," which consolidates many elementary/secondary programs into a block grant with, among numerous shortcomings, no accountability measures and no substate formula to direct money to needy areas. Full House action has yet to be scheduled. A similar proposal was

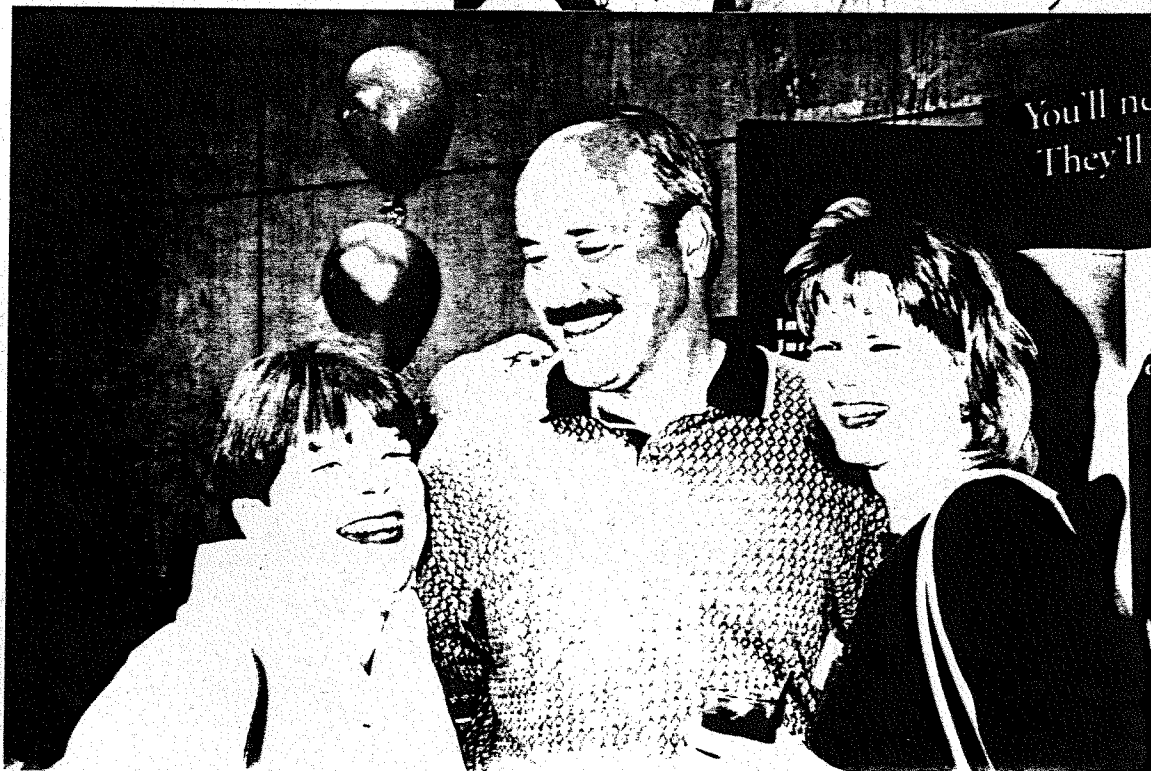


A Scenic View of Corning











Bully Hill Vineyards



approved earlier by the Senate as part of the Coverdell bill but later dropped.

HESC News

Additional Customer Service Representatives

HESC is pleased to announce the addition of Daniel Hunter and Edward Noonan as HESC Regional Customer Service Representatives.

Dan, former Director of Financial Aid at Buffalo State College, will serve the NYSFAAA Regions I and II (Buffalo and Rochester areas, respectively); while Ed, former Director of the Active Loan Finance Bureau at HESC, will serve the NYSFAAA Regions III and VIII (Northern Adirondacks and Syracuse areas).

Both Kevin Griffith and Patty Herbst will remain in their respective areas as Special Assignment Coordinators.

College Choice Tuition Savings Program-Update

Contract negotiations with TIAA CREF will be concluded within the next week or so. HESC President Robert Maurer and staff have been meeting with the State Comptroller's Office and TIAA CREF to address and resolve issues arising throughout the process. Steps were taken to promote an adequate understanding of the HESC Electronic Fund Transfer (EFT) system by OSC and TIAA CREF representatives, and integrate EFT fully to the design of the tuition savings program. HESC staff made a systematic effort to ensure that the implementation of the program does not represent an administrative burden to participating higher education institutions, while keeping program costs to a minimum. Additionally, staff met with TIAA and OSC representatives to work on the development of an interactive web site for the program (site will be accessed at <http://www.nysaves.org>). Staff are fully engaged in the drafting and design of Program materials, and finalizing documents to be distributed after the Management Agreement is signed.

Assistance was provided to the District of Columbia and the State of California regarding issues affecting the design and implementation of their tuition savings programs.

HESC EFT Extra

HESC now offers an Extra service with our Electronic Funds Transfer (EFT) program. With EFT Extra, HESC does all the work for the lender from guarantee through disbursement. Once a loan is guaranteed, we query the database for outstanding guarantee amounts on our records, to find loans that need to be disbursed. We prepare a file, send it to the lender and, upon funding, disburse the loan proceeds to the schools on their anticipated disbursement date schedule. Once the disbursement is complete, a confirmation file is sent to the lender for their update and reconciliation.

This enhancement allows the lenders to avoid programming and file transfer concerns, since HESC prepares all of the data needed for the EFT program. It also improves the on-time delivery of funds to the schools, as HESC begins the EFT Extra process with such timing as to effect disbursement on the school's schedule. This makes both parties' jobs easier and helps keep student inquiries to a minimum.

HESC meets regularly with EFT program users and responds to their changing needs. Throughout the last several years that has helped us grow to disbursing nearly \$1 billion per state fiscal year.

Debt Management Initiative Projects

The Higher Education Services Corporation is exploring a number of new approaches to work cooperatively with the FFEL Consortium of Lenders and Loan Servicers, colleges, schools, and other organizations, to help student loan borrowers manage their debt and avoid delinquency and default. Some of the projects are as follows:

Advocate Unit: Develop a critical response unit empowered to work across divisional lines to handle questions from borrowers who are experiencing difficulty as they face the repayment process or while they are in repayment. Borrowers facing

repayment and in repayment are often confused by the various communications received from lenders, schools, servicers, and HESC. This confusion may result in failure to make payments and a failure to respond to any communications.

Default Prevention & Debt Counseling-School Services: Work with schools to determine what services will best help schools prevent defaults. This may include expansion of HESC's technical assistance and default prevention on-site training, enhanced institutional default reports, provision of small grants to schools to establish default prevention and management programs, and Website links. HESC is already engaged in exploratory talks with SUNY Albany.

Default Prevention and Debt Counseling-Borrower Services: Analyze existing products, determine unmet needs, and recommend products and services for current or prospective borrowers. Products will range from early awareness campaigns to prevention and intervention efforts for borrowers experiencing repayment problems.

Entrance and Exit Counseling: Develop tools for use by schools, parents, and students, to help explain the loan process, the importance of maintaining a regular repayment plan, and the dangers of default.

Credit Counseling Firms: Work with credit counseling firms to develop a product to assist students in planning for repayment and assisting with delinquency problems.

Borrower Benefits, Debt Management Resources, and Alternative Loan Publications: Work with the FFEL Consortium of Lenders and Loan Servicers, to provide a series of deskside references for college administrators.

Focus Groups: Conduct a series of focus groups with high school and college students, borrowers, and defaulters, to ascertain their attitudes and needs. Conduct sessions with student financial aid professionals, to gather ideas on program administration and on helping students to manage their debts.

Studies-Payers & Defaulters II and Studies With NYSED: Survey a sample of 10,000 students who left school in 1994 and who either are in repayment or went into default in 1996 as part of HESC's regular analyses of borrower behavior. The results of this study will be used to support other projects as well as to point the way to new default reduction techniques. Conduct extensive, joint studies on student and borrower behavior, with an emphasis on default avoidance and program completion.

GOLF TOURNAMENT

by Richard T. Augustine, Buffalo State College

This year's golf tournament was a tremendous success. We had more participants than ever before. We are looking forward to increasing the numbers for next year as many voiced their desire to join the fun!!

Remember, this event is for both women and men. Everyone is treated fairly. A handicap system was implemented to give every player an opportunity to win a prize and, YES, even the famous "Green Jacket"!!

The winners of the various events this year were as follows:

Most putts:	female	Lucretia Sills
Most putts:	male	Tim Booker
Second Most putts:	male	Tom Nestor
Lowest putts:	male	Ed Baker
Longest putt:	female	Linda Kessler
Longest putt:	male	Mike Broderick
Longest drive:	female	Ingrid Capon
Longest drive:	male	Bill Burns
Closest to the pin:	female	Sherrie Hoadley
Closest to the pin:	male	Lloyd Levenberg
Most lost balls:		Dan Czorny
Second low net:	female	Sandy Argentero Barb Dupre

Second low net: male Lloyd Levenberg
Third low net: Mike Conrad
Fourth low net: Ed Baker

Winner of NYSOBBA Prizes: Gift Certificate for Golf Shoes

male Steve Green
female Sherrie Hoadley

Low gross score Mike Coons

Low net and winner of tournament receiving prizes plus plaque and plaque and infamous "Green Jacket" -- Mike Peek, Bryant & Stratton Business Institute - Syracuse

Mark will have possession of the plaque and jacket for one year. He is required to attend next years conference and return the plaque and jacket for a new winner or yes, a repeat for himself!!

I hope everyone enjoyed themselves and look forward to next years golf tournament.

Hit them long and straight and keep your putts low

SCHOLARSHIP FUND DRIVE

By: Richard T. Augustine

As you are all aware, I rekindled the John Karrer Memorial Scholarship fund drive during this conference. Below is an updated listing of those vendors or individuals who contributed to the scholarship fund. In addition a 50-50 raffle was conducted at the conference to add to the scholarship fund. I am pleased to advise that this raffle raised four hundred and seventeen dollars (\$417.00) for which two hundred and seventeen (\$217.00) went to the fund. Also two of the winners turned their raffle receipt back to the scholarship. They were:

Roxanne Mestre - \$ 50.00
Steve Green - \$100.00

Therefore, I am pleased to announce that a total of three hundred sixty - seven dollars was added to the donations for a total of four thousand five hundred sixty-seven dollars raised for the John Karrer Memorial Scholarship account. This is a fantastic

beginning to increase the existing fund which also receives a portion of our dues plus 50% of any excess revenue derived from the conference.

I truly and sincerely appreciate everyone's support in this venture. Next year's fund drive will begin a little earlier to allow everyone sufficient time to respond to this worthwhile drive.

Scholarship Donors

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Richard Augustine
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THE EMPLOYMENT CORNER

ASSISTANT BURSAR

Yeshiva University is looking for an Assistant Bursar who is detail oriented to work on reconciliation of Perkins loans. This person will also work on various other reconciliations between Financial Aid and Bursar. Good communication skills, 3-4 years experience, a college graduate are needed. Please e-mail resume or fax to (212) 960-0037.

Please call if any questions:
Jean Belmont, Bursar
Yeshiva University
(212) 960-0899

LOAN OFFICER/COLLECTOR

Polytechnic University, a private institution, is currently seeking a Loan Officer. Duties include: administering all aspects of the Federal Perkins Loan Program and all institutional loan programs, including in-house collection efforts for delinquent accounts.

Qualifications include: a Bachelor's Degree, 3 years loan collection/financial aid experience, and strong customer service skills. Strong communication & interpersonal skills a must.

Please send your resume, indicating Job #2361, to:

*Christopher Kilcommons
Director of Human Resources
Polytechnic University
6 Metrotech Center
Brooklyn, NY 11201*

Polytechnic is an Equal Opportunity Affirmative Action Employer

NEXT ISSUE!

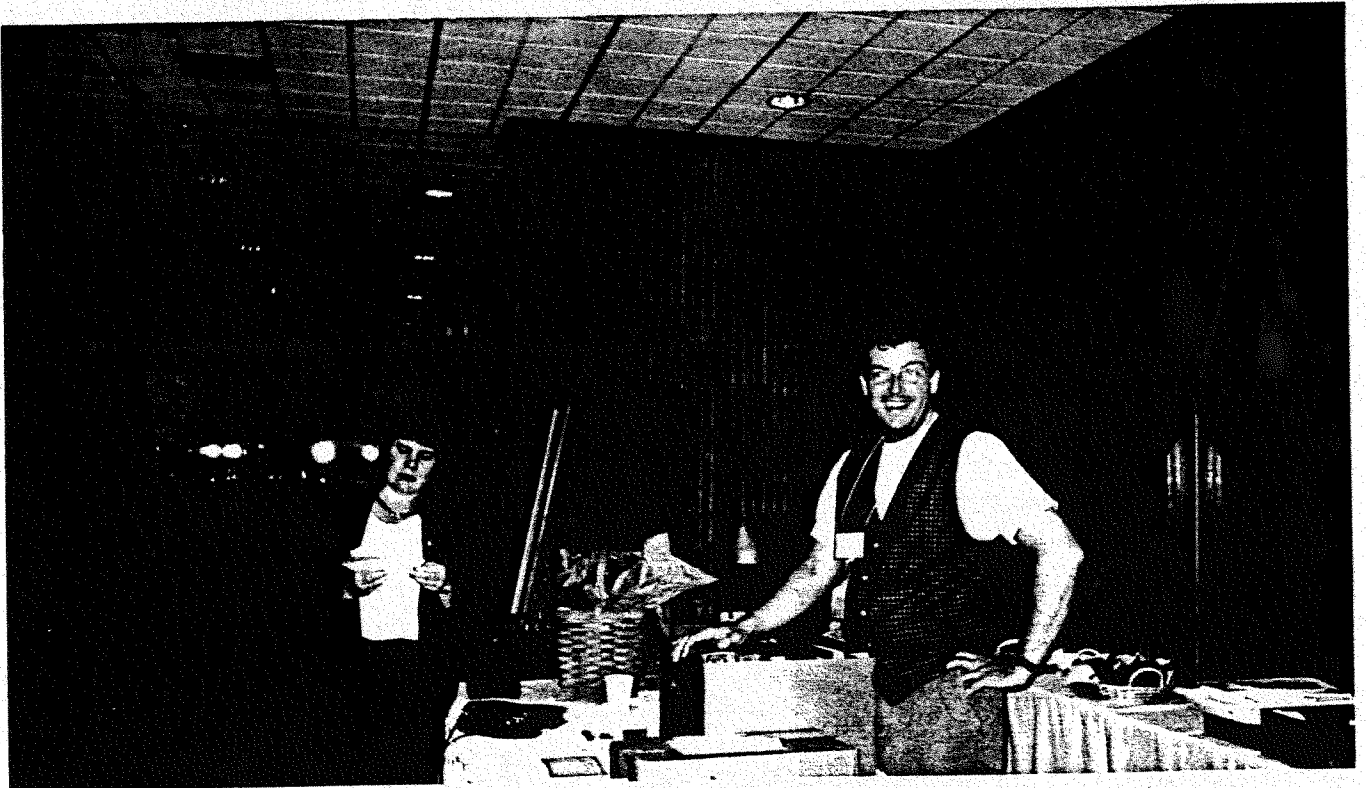
The next issue of the Newsletter will be published in October, 1998. If you are interested in contributing to the newsletter, please submit your article by September 30, 1998 to:

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 or
FAX (212) 678-4139**

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



Look for us on the web.

<http://wings.buffalo.edu/services/stu-acc/nysobba/nysobba.html>

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BURSARS AND BUSINESS ADMINISTRATORS**

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Please return this form with your payment to: **Mr. Larry Brennan, Bursar
SUNY Health Science Center
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c/o Office of Student Accounts
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Mrs. Peg Ehmann
Bursar
University of Rochester - Med/Dent
601 Elmwood Ave. - Box 601
Rochester, NY 14642

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