

# NYSOBBA

Quarterly

Issue XV

Summer 2001

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## A Word from our Incoming President

Dear Colleagues,

I want to thank you for the opportunity to serve as your new President. I'm looking forward to the next two years as an opportunity to continue the fine work of our past Presidents. I am thankful to be able to continue working with the members of our Board on the issues that impact our jobs everyday.

Over the years I have always found our members, both associate and institutional, to be my greatest resource for getting information on tackling my latest challenge. I have always looked forward to the annual conference as an opportunity to meet new friends and spend some time with old ones. Many of us share the same systems and problems and the conference gives us the opportunity to create some solutions.

That being said, I would encourage all of you to share information about our organization with institutions in your region that are not currently members. Our greatest asset is our members and the tremendous wealth of information and creativity they possess. Many times our members move on to new positions or careers and their replacement isn't aware of NYSOBBA and the support we can provide to a person new to this environment.

I would also like to request that you mark your calendar now for June 11-14, 2002 for our next annual conference. This conference, our 25<sup>th</sup> will be held in Syracuse, NY at the Sheraton University Hotel. As our Silver Anniversary, I'm sure the conference will be special and one that is not to be missed. I know the committee has already been busy putting together the agenda. If you have any topics you would like presented, please feel free to give them to me and I can pass them along.

Thanks to those of you who offered words of encouragement and support. Please know that your ideas, suggestions and comments are always welcome by not only myself but our other Board members as well. We are here to help the whole of our membership.

Very truly,

Paul Danieu

#### Farewell Shirley, Our Outgoing President

I'd like to say that I have truly enjoyed the past two years serving as president of NYSOBBA. There are very few organizations that I am involved with where I have come to thoroughly enjoy the purpose, the interactions and the fun that we have.

Eight years ago when I first joined NYSOBBA, I was new to the "bursar" arena. NYSOBBA has been an excellent opportunity for me (and others I'm sure) to become comfortable in my role as a director of student accounts. The ability to speak one-on-one with peers and gain direct knowledge of common practices is invaluable. The ability to meet and build working relationships with representatives of the Department of Education, HESC, a multitude of banks and vendors is truly unique. It is one of the few organizations where people go out of their way to make you feel welcome. Serving as president, I saw the need to continue in that vain and hope that I have been able to make others feel that way.

I believe that this is supposed to be a farewell address to the organization but truly it is far from it. I will continue to serve on the board in the capacity as past president. And like many of my predecessors, I will continue to be active in my region and work with NYSOBBA.

I want express my greatest thanks to the conference organizers for the past two years, Richard Augustine and the triumvirate of Diane Lucchesi, Debbie Weber, Jean Belmont, and Jon Taylor. Both conferences were such a success and example of how we as regions can work co-operatively to get things accomplished.

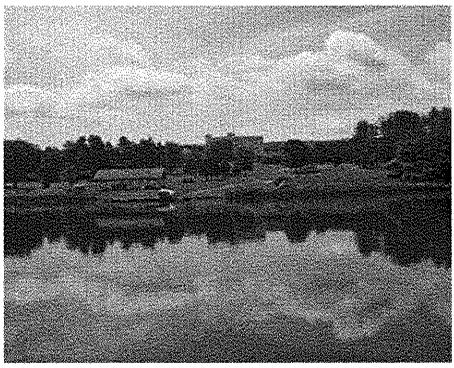
I also want to personally thank Michelle Brown-Nevers, who so graciously agreed to stay on as newsletter editor during my tenure. Thanks Michelle, I know it can sometimes be a thankless job but it is appreciated.

Let's not forget the NYSOBBA board members who frequently travel long distances to meet and work late into the night to address the business of the organization and plan the conferences. A more dedicated group of folks you could never find.

I look forward to staying in touch with the membership-- either via the newsletter, the listsery, at regional meetings and the conferences (preferably all of the above!). Best wishes to an exciting and successful start to a new academic year.

Sincerely,

Shirley J. Walker Past President June 1999- June 2001



#### A Note from Kathy Crowder of HESC

I am honored to receive the Distinguished Service Award at the June NYSOBBA Conference.

I have been liaison to NYSOBBA since 1994, responsible for HESC representation at your meetings and conferences; briefing your organizational officers on current HESC activities; and bringing back to HESC management staff information from NYSOBBA, enabling us to better respond to bursars needs and concerns. HESC has enjoyed a strengthened relationship with the organization over the years. The group's input to the task force and focus groups, and HESC's participation in NYSOBBA's board meetings and conferences has been mutually beneficial.

Patti Ronan of Grants and Scholarships became HESC's liaison to NYSOBBA as of July 1. Patti has extensive program and processing knowledge, and I am sure the cooperative relationship will continue to grow as she works with the Board for representation on issues that impact bursars and your staff.

I have found my relationship with NYSOBBA to be both personally and professionally rewarding; you are all a pleasure to work with, and I am happy to have had the opportunity.

Kathy Crowder HESC

#### TAP Teleconference Update

Thanks to everyone who attended HESC's Web-Based TAP Processing Teleconference on June 25, 2001. Special thanks to who sponsored the downlink sites. HESC will be mailing a copy of the Teleconference in CD form to the TAP Certifying Officer at your school. We expect to have the CD distributed to your school soon. Again thanks to everyone, we hope the experience was a positive and informative one.

HESC Update presented by panel: Pierre Alric, Executive Vice President, Brenda Smith, Vice President for Loans, Brian Matthews, Director of Grants and scholarships and Joe Tine, Co-Director of College Savings

A video on Paying for College was shown. There is interest in reducing unmet need, increasing need based aid, strengthening Title IV and rebuilding and revitalizing federal, state and institutional policies.

The Gear Up Program is gaining awareness. The Internet is a great equalizer allowing all students access to colleges. This year the program began working with eighth grade students.

E-signatures for loans will create immediate approvals for students.

There are plans to allow the on line FAFSA or Renewal application to complete the TAP application. The pilot will begin this year and will be full blown in 2002.

The TAP office is also working on quicker verification by the Taxation and Finance Department so that when TAP certificates are sent out the award will already be verified. This is being tested.

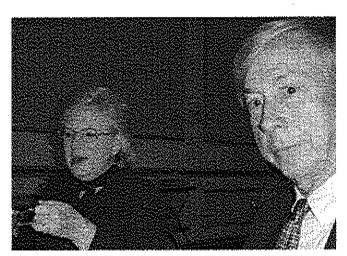
The following has been accomplished this year with regard to the TAP program:

- 1. Accounting by term
- 2. No need to balance by roster
- 3. Refunds reduced significantly
- 4. Schools can reverse decertifications with change form transaction.
- 5. The Rosters, Remittance Advices and Accounting Documents can be viewed or printed from the Web.
- 6. EFT available for TAP and scholarship funds.
- 7. Web student inquiries
- 8. Simplified renewals.

HESC is committed to the continue to work with schools to:

- 1. Develop better grant, scholarship and loan screens on the internet
- Develop a comprehensive delivery system for scholarship and FFELP loans.
- Provide guidance to students through Gear-Up, Mentor and Mapping the Future
- 4. Continue to lower default rate which is 5.8% now.
- 5. Open a new unit designed to give higher customer service with a training program for staff.
- 6. TAP process system improvements. All errors will be displayed and reason for problems.

The College Savings Plan is working well. There are over 152,000 accounts open. Parents are pleased and schools will receive benefits.



Kathie Owens and HESC President, Peter Keitel

Manual, Bulletins and other HESC publications on their web site. We were also encouraged to contact the Office of Field Services when we have those more confusing situations.

After a review of the basic criteria for TAP eligibility (ie: citizen of the US or eligible non-citizen, legal resident of NY, study at least full time at an approved post-secondary institution in NY, etc...), we reviewed

the TAP Payment Survey. The survey is important in that it is used by HESC to modify our institutional data vear. The each information contained on the survey forms the basic building blocks for our student award letters and rosters. Care should be taken to ensure the survey is completed and confirmation the reviewed for accuracy upon its return. Incorrect data could result in award letters and other reports that are not correct. This can cause delays with the

processing of your rosters.

Next, we were shown how we could receive and return files. This portion of the presentation also included demonstrations of other areas of functionality. Most of these topics include ways to change student data in a more timely and efficient manner. The level of access was also discussed for the various levels of users we have at our institutions.

The session wrapped up with a review of the various certification codes and waivers. An important point that was stressed when granting the "C" waiver was the idea that the waiver will help the student get back into good academic standing. The waiver can be granted on more than one occasion but the idea is that a good semester academically will put the student back into good standing.

#### TAP CERTIFICATION

Submitted by Paul Danieu

After a few brief words of welcome and introduction from Brian Matthews, Director, Grants & Scholarships, Patti Ronan, Director, Office of Field Services began her presentation on TAP Certification. The presentation was done as a general overview of the certification process and how it will work in the electronic environment. Since the TAP Program will be going paper less July 1, 2001 this approach made the most sense for the attendees.

Patti began her presentation by emphasizing the important role the TAP Certifying Officers play in ensuring our institutions abide by the policies and procedures of the TAP Program. This role carries with it a lot of responsibility. She reviewed the availability of the Program Policies & Procedures

## R2T4 Return of Title IV Funds

Submitted by Shirley Walker

Larry B. Eadie, who is with the New York Regional Office of the U.S. Department of Education, gave an exciting and information packed presentation on the Return of Title IV Funds.

Larry's session included a power point presentation and useful handouts. Most beneficial to the group was the extremely interactive question and answer session. Larry's background in financial aid made it

clear that he totally understands what the campuses are going through. It is hard to imagine finding any humor in implementing this new process but Larry gave us all something to smile about.

Copies of the R2T4 PowerPoint presentation can be obtained by writing myself at walkersj@buffalo.edu

Larry encouraged us to contact him with additional questions or concerns at:

Larry B. Eadie
US Dept of Education
Student Financial Assistance
75 Park Place 12 FI
NY, NY 10007
212-637-6404 or 212-264-8012

## Perkins Assignment/Regulatory Update presented by Betsy Burton of EFG Technologies

Submitted by Larry Brennan

This informative session on Perkins Assignment/Regulatory Update was presented by Betsy Burton of EFG Technologies.

#### Federal Perkins Update

- Assignments
- ♦ Bankruptcy

- Loan Rehabilitation
- Death Discharge
- ♦ Total & Permanent Disability
- Disability Cancellation Policy
- Eligibility for Title IV Funds

#### FED UP

What is it? Why does it matter?

#### Assignment Process

- Voluntary instead of mandatory
- Provides flexibility regarding documentation required
  - Department makes determination if fund needs to be reimbursed

#### Bankruptcy

Public institutions can choose to invoke sovereign immunity if:

- Chapter 7 borrower has no assets
- Chapters 7 & 13 repayment plan proposes less than full amount

#### Amendment XI (1798)

The judicial power of the United States shall not be construed to extend to any suit in law or equity, commenced or prosecuted against one of the United States by citizens of another state, or by citizens or

subjects of any foreign state.

#### Loan Rehabilitation

Clarifies that the 24% cap on collection costs does not apply if the borrower subsequently defaults.

#### Death Discharges

Requires original or certified copy of death certificate or exceptional circumstances with the approval of the institution's CFO.

#### Total and Permanent Disability (New Definition)

The condition of an individual who is unable to work and earn money because of an injury or illness that is expected to continue indefinitely or result in death



Our Registration Volunteers

♦ The requirement that the individual be unable to attend school has been removed from the definition

Disability Cancellation Process (Effective 07/01/02)

- Institution makes determination that borrower meets requirements for discharge
- Institution assigns loan to the Dept of Ed and notifies borrower of assignment
- ♦ Dept of Ed will notify borrower of "conditional discharge status" for up to 3 years
- Forward any payments to the Dept of Ed and send notification to borrower
- The determination of whether to discharge or collect is the responsibility of the Dept of Ed
- ♦ Dept of Ed will examine:
  - 1. whether the borrower's annual earnings exceed poverty level
  - 2. whether the borrower received a new Perkins, FFEL, or Direct Loan
  - 3. If not discharged, the Dept of Ed will resume collection on the loan

Eligibility for Additional Title IV Funds
If borrower has had a previous Title IV loan discharge:

- 1. Physician must certify the borrower is able to engage in substantial gainful activity
- Borrower acknowledges that loans can not be discharged based on pre-existing impairment

If discharged between 07/01/01 and 07/01/02, borrower must reaffirm discharged loans if new loan given within 3 years of disability date

If borrower has a loan in conditional discharge status, the borrower must sign a statement acknowledging that collection activity will resume

FED.UP Recommendations ("Upping the Effectiveness of Our Federal Student Aid Programs")

- ♦ Initiative by Buck McKeon (R-CA) to streamline burdensome regulations
- ♦ Solicits recommendations from students, teachers, administrators and others in the higher education community regarding burdensome federal regulations in the Higher Education Act

-http://edworkforce.house.gov/issues/107th/education/fedup/

#### FED. UP Recommendations

- ♦ COHEAO Issues
- Prom Notes
- Provide institution specific information increased flexibility and provide p-notes at request instead of mandatory at the exit interview
- Minimum payment amounts
- Clarification when borrowers owe to multiple institutions
- Streamline loan assignment process
- Review judgments in relation to loan rehabilitation
- Eliminate the new death and disability regulations
- ♦ Section 674.46 requires annual review to litigate accounts this is burdensome and should be removed

#### Potential TRA Changes

- Student Loan Interest
- Eliminates the 60-month limit for claiming eligible interest paid on student loans
- ♦ Eliminates requirement that school/billing servicers are required to collect taxpayer information in addition to borrower information

Final Rules published 11/01/00 effective 07/01/01

## Review of Robert E. Alston's presentation at the NYSOBBA June 12-15, 2001 Conference:

Submitted by Deborah Weber

After many months of planning, arranging, budgeting, lining up speakers, eliciting vendors, selecting menus suddenly we were ready! The all-important kick-off session was about to begin the one that would set the tone for our conference. We had scheduled Robert E. Alston first thing Wednesday morning to open for us. Motivating was his forte but would he be successful with our group? After all, haven't we heard it all? Aren't we immune to such fluff? I guess not. In fact, our group responded very favorably to Mr. Alston's

presentation. There was interaction, much reaction and plenty of action across the stage in the theater of the Hudson Valley Resort. We laughed and yet we all took home some very useful lessons. We learned that:

- successful leaders make the right assumptions about people-everyone wants to feel worthwhile
- everyone needs and responds to encouragement
- people buy into the leader before they buy into his or her leadership
- most people do not know how to be successful
- most people are naturally motivated

We learned that a leader is great, not because of her or his power but because of his or her ability to empower others. We learned that people are assets so

- ♦ Don't belittle anyone
- ♦ Don't manipulate anyone
- Don't be insensitive
- Don't discourage personal growth.

We learned to practice self-responsibility in that -

- I am responsible for the achievement of my desires
- I am responsible for my choices and actions
- ◆ I am responsible for the level of consciousness I bring to my work
- I am responsible of the level of consciousness
   I bring to my relationships
- ◆ I am responsible for my behavior with other people, co-worker, associate, customers, spouse, children, and friends
- ♦ I am responsible for how I prioritize my time
- I am responsible for the quality of my communication
- And lastly- Dance like no one's watching!

## How to Say Negative Things in a Positive Way presented by Erin Leonardi of Citibank. Submitted by Jean Belmont

This presentation is one that Erin and other members of the Citibank group give to Universities and group meetings as requested. The purpose is to impress upon participants the significance of customer service and to give tools to remind us of its importance. Erin reminded us to learn to listen and listen to learn. She used the letters of the word SCREAM (since this is what we sometimes feel like doing when irate parents and students telephone our offices); to outline ways to combat anger and understand the problems that our customers encounter.

S is to seek to understand

C to clear the way and remove the can't barrier

R is to respect customers

E is to end complaints instantly

A is to agree, apologize and act, and

M is to move from apathy to empathy.

Each letter was discussed in detail and hints to avoid confrontation were presented.

The session was interactive and the sharing of "war stories" made participants realize many problems we encounter are universal. It also emphasized that poking fun at ourselves and keeping things light within the office can relieve the tension that occurs as a result of these unpleasant calls and visits.

Erin presented several poignant sayings from famous people that supported her position. One that seemed appropriate was:

"It is one of the most beautiful compensations from life that no man can sincerely try to help another without helping himself" – Ralph Waldo Emerson

#### E-Commerce

Presented by Nina Vellayan, Sallie Mae by Kathie Owens

On Friday morning, June 15, 2001, at the annual NYSOBBA Conference, we were pleased to have Nina Vellayan from Sallie Mae present information regarding e-commerce and how it could assist in collecting student account payments.

Nina reminded us about all the electronic payment systems (or e-commerce) that many students are already using. Some examples are digital cash or purchasing on-line, smart cards which includes debit and vending cards, on-line banking, e-checks, etc. Today's students are very familiar with electronic ways of handling their money. Thus, e-commerce payments for their student accounts will soon be the accepted and expected way.

Nina pointed that college However, out administrators, when implementing e-commerce for payment of student accounts, should be aware of several issues. For example, the privacy issues and how e-commerce methods must adhere to the Buckley Amendment, ownership of the data, accountability, secured web-sites and encryption, necessary ACH authorizations. Thus, a web strategy, including web presence, where institutions hope to be, and the adoption philosophy, should be in place prior to the implementation of e-commerce programs.

Nina continued by discussing some of the benefits of an electronic student billing process, which include:

- improved efficiency
- reduced costs as compared with paper statements and postage costs
- can be as low as \$.50 per transaction to do third party outsourcing
- reduced FTE overhead because it frees staff to do other things
- becoming the established way of doing business, many Fortune 400 companies are doing it
- offers a service that students are demanding
- can be customized to allow separate setups for both students and parents

Thus, as we move ahead into the electronic age, students will no doubt be expecting and even demanding to be able to receive and pay student account invoices electronically. Since our offices will probably need to provide this method of payment in the near future, we appreciated Nina Vellayan sharing her expertise on e-commerce.

### 2001 NYSOBBA-OPEN GOLF TOURNAMENT

This year's golf tournament at the Annual conference in Hudson Valley was true success. We finally had excellent weather and a fair turnout of players. This year's winners of the NYSOBBA member prize were Paul Danieu and Nancy Englert. The longest drive was won by James Weber (Debbie's son) and for women Nancy Elglert. Closest to pin-mean's and women was won by mike Robinson.

The tournament champion and winner of the "Green jacket" and plaque for one year was Kerry Flynn of Mercantile Adjustment Bureau. We now understand that he has charged his name to "Sticks McCoy" and should be addressed in that manner. Sticks will now be committed to attending next year and return the jacket and the plaque for a new champion.

I would like to express a special "THANK YOU" to the following vendors who also "sponsored a hole" during the tournament to benefit the NYSOBBA Scholar fund: Enterprise Recovery System, Trak America, Mercantile Adjustment Bureau, Key Bank, Security Credit, PNC Bank, Conserve, M&T Bank, Creditors Interchange, Aman Collection Services, First Recovery Services, Education First, Sallie Mae and Pioneer Credit. Your support was and is greatly appreciated.

The following vendors also contributed prizes for the tournament for which we also were appreciative.

M&T Bank-Student Loan Services M&T Bank-Commercial Banking Unit Sallie Mae, PNC Bank, Nellie Mae Enterprise Recovery Systems Buffalo State Bookstore/Barnes & Noble

#### NYSOBBA GOLF SHIRTS FOR SALE

NYSOBBA has golf shirts for sale. The proceeds from the shirts will support the scholarship fund. the shirts are white with a blue color and say "NYSOBBA" on the right side. They are selling for \$30. Those interested should contact:

Kevin Smith
Assistant Controller, Student Accounts
Canisius College
2001 Main Street
Buffalo, NY 14208
716 888-2808
smithk@canisius.edu

## Conference Photo Album











## Collection TIPS from Dick Augustine

Since the end of this years' NYSOBBA conference, I have received several phone calls on the method Buffalo State College uses the collect tuition. Seeing this interest, I decided to send all the Bursars' in attendance, the method we use and enclose copies of the final two (2) letters sent to delinquent accounts just before they are transferred to our collection agency.

Our first approach was to find a more efficient, costsaving method to pursue collections. We thoroughly researched the in-house cost of creating bills and

(Sample Letter Number 1)

<Date>

<First Namc><Last name>

<Address1>

<City><State><Postal>

Dear<Title><Last Name>

Since we have not received full payment on your past-due account, we are offering you a FINAL OPPORTUNITY to pay the college. If your payment is not received within ten days of this notice, you unpaid balance will be transferred to our collection agency.

Please note that the collection agency will add interest and collection costs to your balance and notify all credit bureaus of your outstanding debt.

Thank you for your prompt reply and payment. If you have any questions please call (716) 878-4121.

Very truly yours,

Richard T. Augustine
Director, Student Account Office

(Upd.5/31/2001)

letters and found that outsourcing not only was cost efficient, but gave an immediate increase in personhours to accomplish other tasks. Should you have any interest, feel free to contact me for additional information.

I will be pleased to cover any intricate details of sending your files electronically to be printed, sorted and mailed at a reduced individual price cost of first class mail.

I thank all who have indicated an interest in this approach and hope everyone else can gain some benefit to assist in their in-house collection efforts.

(Sample Letter Number 2)

<Date>

<First Name> <Last Name> >

<Address 1>

<City> <State> <Postal Code>

Dear<Title><Last Name>

We regret that previous notices from our office have not resulted in clearing that overdue balance owed the college. As a result, we must now transfer your account, under SUNY policy, to Mercantile Adjustment Bureau of action.

Please note that they will add 20% collection fees and interest to the outstanding balance and notify all credit bureaus of your debt.

All payment must be made directly to Mercantile Adjustment Bureau. You can call them at (716) 881-0100 for the total amount due. Also remember all your college records will remain will remain on hold until your debt is satisfied.

Very truly yours,

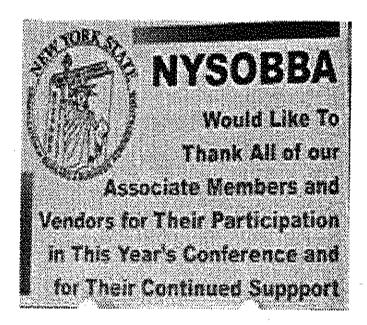
Richard T. Augustine Director, Student Account Office

(Upd.5/31/2001)

#### DISTINGUISHED SERVICE AWARDS

Submitted by Deborah Weber

At this year's conference, the NYSOBBA Board of Directors Distinguished Service Award was presented to Peter Keitel, President of HESC, Brian Matthews, Director of Grants and Scholarships-HESC, and Jeremy Weis, Associate in Higher Education-State Education Department. Each of these professionals has supported NYSOBBA right from our meager start over twenty years ago. Each has established and maintained not only a very personal relationship with our group but also assisted in helping us move forward and be recognized and heard within the NYS financial aid arena. Hats off to our Distinguished Service Award recipients.



New York State Organization of Bursars and Business Administrators
Distinguished Service Award
Presented to

Peter Keitel Brian Matthews Jeremy Weis

In appreciation and in special recognition of your dedication and Commitment to the Higher Education Community.

Your distinguished service and leadership has advanced our mission and for this we thank you.

## Next Newsletter Edition and other information from your Publisher

We continue to search for a volunteer to assist in maintaining the NYSOBBA Websiite. If you are interested, please contact any member of the Board, including your regional director.

As always, we welcome your articles, announcements, updates, and feedback. We continue to strive to deliver the NYSOBBA Quarterly on a timely basis. We need you to continue to support this publication with your articles and other information.

We hops to publish the next Quarterly on or before December 30, 2001. Please e-mail your articles to me no later that December 15, 2001 at mhb14@columbia.edu.

Thank you.

## NYSOBBA 2001-2002 Advertising Request Form All fields must be completed Vendor Name: Contact Person: Address: Telephone Number: E-mail Address: Ad/Logo enclosed: \_\_\_\_ Yes \_\_\_\_ No (Send via E-mail attachment to mhb14@columbia.edu) All ads will be considered as they are received. If your choice is not available, you will be notified by telephone or E-mail. You will be given the option to select another space or have your payment returned. Ads will not be considered without payment. We reserve the right to refuse any ad or solicitation that is not related to higher education or does not support the ideals and mission of the NYSOBBA. Options & Costs Newsletter publication preference 1/4 page ad, \$100 per issue Summer/Fall (published by 9/30) ½ page ad, \$150 per issue Autumn Spring (published by 1/31) Full page ad, \$250 per issue (published by 5/30) (All ads will be printed in black ink) Advertisements must be sent to: Dr. Michelle H. Brown-Nevers Executive Director of Student Administrative Services Columbia University - Health Sciences Campus 630 West 168th Street, 141 Black Building New York, New York 10032 mhb14@columbia.edu Mr. Larry Brennan, Bursar Payment must be sent to SUNY Health Science Center 155 Elizabeth Blackwell Street Syracuse, NY 13210 All checks must be made payable to NYSOBBA Advertisement.

## NEW YORK STATE ORGANIZATION OF BURSARS AND BUSINESS ADMINISTRATORS

## 2001-2002 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.

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



c/o Office of Student Administrative Services Columbia University - Health Sciences Campus 630 West 168th Street, 141 Black Building New York, New York 10032

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