



# NYSOBBA

## Quarterly

Issue XVIII

Summer 2002

### Board of Directors

President

Paul Danieu

Vice President

Peg Ehmann

Secretary

Jean Belmont

Treasurer

Larry Brennan

Past President

Shirley Walker

Newsletter Publisher

Dr. Michelle Brown Nevers

Regional Directors

Central

William Emm

Genesee Valley

Jeffrey Ahearn

Long Island

Patti Noren

New York City

Carl Harrell

North East

Suzanne Dunn

Mid-Hudson

Diane Lucchesi

Western

Kevin Smith

### *A Word from Our President*

Another conference has come and gone. All the planning and preparation of the Central Region and Board members came to fruition, in what I think was an excellent conference. As many of you heard, next year's conference will be in Saratoga Springs from June 10-13, 2003. Please mark your calendars and plan on joining your colleagues at this event. The Board and the Northeast Region are already at work to try and bring you another conference that will educate, inform and re-charge you. Please forward any suggestions you may have regarding format or content to any of the Board of Directors.

Each conference marks the changing of the guard in some of our regions. This year was no different as we welcomed in new directors in the Central and Northeast Regions. These regions will be represented by Bill Emm from Onondaga Community College and Suzanne Dunn from RPI. Bill and Suzanne will be replacing Kathie Owens and Carol Gladding who have both been very active on our Board. Diane Lucchesi will be continuing on as the Director of the Mid Hudson Region and Patti Noren will be completing the term begun by Debbi Weber. Debbi has moved on to an Assistant Dean of Students position at Dowling College. We wish her the best of luck in her new position as she has given countless hours to help make our organization what it is today. I look forward to working with both our new and continuing members over the course of the coming year.

Our first Board meeting has been scheduled for early October so please feel free to forward any items for our discussion or consideration. The purpose of this organization is our education and professional development. The Board is very committed to these goals and always welcomes your input. Along these lines, I am planning on getting together soon with my counter parts in NYSFAAA and SUNYFAP to begin planning some joint training. I would truly appreciate any ideas you may have to make this as beneficial as this past March's training.

With the Fall term already under way, I'm sure all of you are very busy with the organized chaos that accompanies the beginning of each semester. I would like to wish you all a productive and eventful semester, and I look forward to seeing as many of you as possible over the course of the year.

Sincerely,

Paul Danieu

*THIS PAGE IS INTENTIONALLY LEFT BLANK*

## **HESC UPDATE**

September 2002

### **Processing Update**

HESC completed another successful processing cycle in summer 2002. Highlights included:

- \$115 million disbursement in one day through the HESC EFT system--the largest single disbursement day ever
- Loan volume up 14% from the previous year
- Since inception of the e-MPN (April 8), over 7,100 loans were processed as of August 31—representing 17 percent of new loan volume
- 309,000 student awards have been processed for 2002-03. Over 40% of all approved applications were the result of renewal applications where students were only required to file the FAFSA.

### **Loans Update**

#### **Loan Processing Update**

With the exception of Tax Reporting, HESC will no longer produce 5¼" or 3½" diskettes. HESC's long range goal is to move all loan WinPATH functionalities to its Web site. For detail, see EFAN Bulletin 52 at [www.hesc.com/bulletins/EFANBulletins/EFAN52.html](http://www.hesc.com/bulletins/EFANBulletins/EFAN52.html).

#### **Consolidation Loans**

An article in *CollectionIndustry.com* reports that more and more students are turning to Consolidation Loans to ease financial burden. HESC has worked with Mapping Your Future to develop a chat night on September 26, 7-8:30 p.m. where borrowers can gather more information on Consolidation Loans. Financial aid advisors wishing to be advisors in the session may contact Frank Daggett at [fdaggett@hesc.com](mailto:fdaggett@hesc.com).

HESC would like to remind the financial aid community that our Consolidation Loan processing is the fastest in the country. HESC's volume for July and August alone was \$677 million. Electronic files received from lenders are guaranteed and turned around over night. For more information, please contact Larry LaVallee at (518) 473-1670.

### **Alternative Loan Information Available on HESC Web**

At the request of Financial Aid administrators throughout the state, HESC, in conjunction with The Greentree Gazette, is pleased to announce the implementation of a comprehensive database of Alternative Loan providers. HESC plans to have this feature available on our Web site this fall.

### ***Grants and Scholarships***

#### **TAP on the Web Update**

HESC had previously announced its intention to have a Web-based TAP application in time for the beginning of the fall 2002 semester. All programming for the New York State-specific TAP on the Web project has been completed and is being tested. HESC is still prepared for TAP on the Web to become available some time this fall, but delays concerning the construction of the FAFSA/TAP link have set the move-to-production date back by several weeks.

Once the federal link is established and tested, HESC will reach out to the financial aid community to commence implementation of this groundbreaking e-commerce initiative.

#### **2000-01 Close Out**

All payment and certification transactions received by HESC have been processed, as such, the academic year 2000-01 is now closed. We will no longer accept electronic certifications for 2000-01. Transfer of Liabilities will be accepted one year from the date of reduction.

### ***College Savings EFT Enhancements***

HESC now provides the following options for schools receiving New York State College Savings funds through the EFT process:

1. Receive two electronic rosters—one for all disbursement types except College Savings and one with only College Savings disbursements. College Savings and any FFELP loan funds will still be combined and one EFT amount is sent to the school's bank account.
2. Receive an EFT disbursement roster containing all disbursement types except College Savings and receive a faxed roster for College Savings. College Savings and any FFELP loan funds will still be combined and one amount will be sent to

the school's bank account.

3. Receive an EFT disbursement roster containing all disbursement types except College Savings. College Savings disbursements will be sent by check. The check stub will serve as the disbursement roster. Only FFELP EFT loan funds will be sent to the school's bank account.

If your school is currently receiving New York State College Savings funds through HESC's EFT process and wish to continue the current process, no action is required. If your school would like to use one of the new options noted, you must contact HESC's EFT unit at (518) 473-4222.

## **BIRDS OF A FEATHER**

*By Kathie Owens*

"Birds of a Feather" were able to flock together mid-morning on Thursday, June 13<sup>th</sup> at the 2002 NYSOBBA Conference. Conference participants from 2-year public, 4-year public, or private colleges gathered together to discuss common issues and concerns for their particular types of colleges. Debbie Sutliff, (Herkimer Community College) for the 2-year public colleges, Roxanne Mestre, (Binghamton University) for the 4-year public colleges, and Kathie Owens, (Ithaca College) for the private colleges, served as moderators.

Issues addressed by the 2-year public college participants included: 1098T forms, who was doing what, who was mailing their own forms, etc; collection agency placements, tracking recovery rates; application of credits to bills; refunding procedures; Perkins loans; as well as cohort default rates.

Four year public college attendees discussed: technology initiatives, how to find time for re-design, training with increased workloads; growing delinquency problems, what can be done before referral to collection agencies; due diligence of returned mail with no current forwarding addresses; ways of communicating with students – is e-mail the way to go; electronic ways of returning credit balances to students; Title IV attendance requirements; and NYS residency tracking for TAP.

Representatives from private colleges addressed such issues as: pros and cons of credit cards, use

of convenience charges; late fees, how much, when charged, how lenient when begging occurs; refund policies; process for write-offs, how old, how much for an automatic write-off; customer service, one-stop shopping – what works, doesn't work, facilities; communication with other departments; and some examples of other worthwhile professional organizations.

Although the topics were widely varied between the different type colleges (flocks), the lively and interesting interactions prompted most participants to request a continuation of this type of networking session for next year's conference.

## **EIGHT CHARGED WITH FRAUD IN TEMPLE U. TUITION SCAM**

*Submitted by Shirley Walker, Ed.M.*

Eight people have been charged in a scam to bilk Temple University out of \$76,000 after allegedly posing as part-time students to take advantage of a prompt tuition refund policy.

Prosecutors say the alleged fraud proved so successful at Temple, the suspects allegedly began to use the same ruse at the University of Maryland and the DeVry Institute of Technology in Decatur, GA.

"This was a deliberate scheme to take advantage of a student-friendly university," U.S. Attorney Patrick Meehan said June 21.

Prosecutors alleged the suspects enrolled in classes at Temple using phony names and Social Security numbers, and deliberately overpaid tuition using bad checks. Temple officials then refunded the overpayments before realizing the checks were drawing on empty bank accounts.

The suspects cashed the refunds, and in most cases, withdrew from school before taking any classes, prosecutors said.

The alleged fraud was uncovered when Temple officials became suspicious about a new round of applications and tuition checks for a particular continuing-education class, according to Temple's head of security, Carl Bittenbender.

The university has changed its refund policies, Bittenbender said. Formerly, students who were overcharged or who overpaid tuition were sent refunds within seven business days.

Now they have to wait until the university verifies the original check has cleared.

From *Student Aid News*, June 28, 2002 Vol. 29, No. 13

## **SESSION SUMMARY: THE PERKINS PANEL DISCUSSION/ CURRENT ISSUES**

By Kevin Smith

Session Speakers -- Chris Baker, Sallie Mae/General Revenue Corp; Betsy Burton, AMS Servicing Group; Tom Echter & Jack Schroeder, SCT Banner; Bob Sedia, Conserve

The Perkins session was an excellent one. The knowledge and experience of the presenters made this session one of the conferences most informative. Those of use who handle Perkins loans at our institutions came away with a great deal of helpful information. One of the main topics of the session was the Fed-Up Project. The main points of this bill effecting Perkins loans are:

- instead of requiring a copy of the prom note to be given to the borrower at the exit interview, the school may provide it "if requested by the borrower"
- optional late charge amounts. Would allow institutions to set minimum late charges - raise the minimum amount for annual litigation review from \$200 to \$1000
- would prohibit rehabilitation on loans where a judgment has been entered
- would allow rehabilitation with a single lump sum payment
- increase maximum write-off amount from \$5 to \$25
- will encourage the Dept. of Education to develop an electronic process for assignment
- rescind the cohort default method of default and return to calculating default on the overall Perkins portfolio

One of the other topics of the session discussed how a creditor may calculate collection costs and how agency fees are assessed. Agency fees are assessed on the total amount the client decides to charge the borrower. It is important to remember that a collection agency collects money from a debtor on the clients behalf, as per the agreement between the debtor and the client, therefore the amount the client wishes to charge and receive

from the debtor is ultimately the client's decision. Make sure you know what your agreement is with your collection agency.

## **E-COMMERCE SCHOOL PANEL**

By Paul Danieu, Erie Community College and NYSOBBA President

A panel of our colleagues presented on the e-commerce initiatives that are under way at their various campuses. In what was a very well attended and informative session, Roxanne Mestre, Binghamton University, Peter Olcott, Cornell University and Loretta Chrzan-Williams, Monroe Community College presented on the different products and systems that were being brought up on their campuses.

Each of the panelists gave an overview of the process they went through when under taking these implementations. They also spoke a little bit about the products but mainly the conversation was centered on the process. The one central theme of the presenters was the need for expanded customer service. The more we can offer our students and their parents through a functional, integrated and real time web site the more likely it is that they will be satisfied with their "non-educational experiences" at our institutions. With many of our institutions being "vanilla" in our offerings it is often the non-classroom experiences that determine whether or not the students continue at our schools. The expanded use of technology is something we cannot afford to not keep up with. Technology can be used to create a "One Stop" center. We can try to use it to over come the complexities involved with trying to cross train our staffs in the various intricacies of various college and aid programs.

We were advised to get the buy in from the upper administration of our institutions. They must realize that this is a service issue and not a cost savings project. If done right most programs should reduce costs in the long run. These savings will not be realized over night. Care needs to be taken to identify exactly what it is that is to be accomplished when you undertake this project. The project needs to be fully thought out as to what the end product will be and then broken down into the steps required to get there. There really aren't any two implementations that are going to be the same because of different operating systems, policies, politics and structures at different schools. Once defined, that target should change very little. Avoid

'scope creep" or constantly adding bells and whistles along the way. This will only add to your problems and delay your live date. In most cases you can always make improvements later.

As with anything regarding student data special attention needs to be taken with security features. Limiting access to confidential data, using PINs, having automatic log off capability and preventing access to the history of a terminal are just a few of the items that need consideration.

The forms of payment accepted by your process are also an important consideration. The costs associated with credit card acceptance are usually significant. You should try to use a product that allows for the most flexibility in forms of payment that are accepted to try to reduce this expense.

Another thing to stress is testing everything. As you are moving along in the implementation you should continually test the integrity of the system to make sure your most recent modifications did not undo some previously tested feature. Another item that is more difficult to test is how does the system react to the high volume of activity typically associated with peak registration periods. If possible try to do this.

All the panelists agreed that the time spent in the planning phases has a large impact on the success of the implementation. Ultimately, this will depend on your customer's satisfaction.

### ***E-COMMERCE DISCUSSION PANEL***

*By Lou Seda*

Presentation made by Nina Vellayan From Sallie Mae Solutions and Dr. Gregory S. Anderson From Oracle Corporation.

There were many educational and informative sessions offered at the NYSOBBA 2002 Annual Conference held from June 11 to June 14<sup>th</sup>. One of the sessions was an E-Commerce discussion panel presented by Nina Vellayan representing Sallie Mae Net.Pay and Dr. Greg Anderson representing Oracle Corporation Higher Education Division.

Nina Vellayan started the discussion by reporting the process and benefits of electronic bill presentment and payments via the internet. The second part of the discussion followed with a

presentation by Dr. Greg Anderson of Oracle a database system that offers the Oracle Student Solution and Student Finance Service by the use of electronic bill data. Their combined expertise in the subject conforms with their credentials.

Nina Vellayan graduated with an MBA and a BS from the University Of Maryland. She has worked in the financial services industry for 10 years in the areas of general management, cash management and product development. She joined Sallie Mae in 1994 and is their Vice President of Product Management and Operation and leads the development of Net.Pay Electronic Bill Presentment and Payment system.

Dr. Greg Anderson is a Senior Student Solutions specialist for Oracle Corporation's Higher Education division. He has over eleven years of professional experience working in higher education in the areas of Student Affairs and Academic Affairs. He has been with Oracle Higher Education Sales, consulting and development organization for four years. He specializes in the Oracle Student System, Customer Relationship Management, Student Affairs Administration and Organizational Leadership & Change in Higher Education. He received his Ph.D. in Higher Education Administration. He currently serves on the faculty at Kent State University in the Higher Education Graduate Program.

Their presentation emphasized how the higher education industry continues to look for better and faster ways of student services and cash flow and there is no better way than the electronic process to do away with a paper based environment. A glossary of terms were explained to the audience such as WebChecks/ACH or e-check, which is a new form of Automated Clearing House (ACH) transaction of electronic payment from a student's or parents checking account directly to the campus bank account. They described how this type of transaction allows the student to initiate an ACH transaction on the web and then record the payment in your Student Information System. Previously, ACH payments required written and signed paper authorizations, which required manual collection and manual storage. It is now possible to process and authorize an ACH transaction with an electronic signature over the web. They added that the process of e-checks is a great service tool and an electronic payment option that colleges and universities can offer students and parents. It was

mentioned that this is a less expensive process that eliminates credit card discount fees. Each presenter gave a synopsis of her/his product and service as follows:

### **SALLIE MAE NET PAY**

The following are slides highlighted from the Net.Pay presentation by Nina Vellayan.

Electronic Bill Presentment and Payment (EBPP) is an internet technology solution that enables Colleges and Universities to present bills and other billing information to students electronically. The ability to view and then pay this bill electronically by credit card or ACH debit.

#### ***Benefits to the University***

- Substantial cost savings over printing and mailing bills or billing information.
- Electronic billing and payment strengthens student services relationships.
- Increases cash flow speed and efficiency and creates new process of marketing and potential revenues.
- A 24/7 service.

#### ***Benefits to Students:***

- The convenience to receive and pay bills from their dorm rooms or anywhere where they have an access to a computer.
- Easy to use and saves time, saves money on postage, envelopes and checks.
- Provides complete control of payments
- Allow bills to be saved electronically and printed if desired.
- The Net.Pay system also generates and sends an e-mail to student when a new bill is available for their view, which links them directly into the Net.Pay system.

#### ***Some Other Features Of Net.Pay***

- Simplified integration of multiple billing files into one consolidated statement.
- Multiple payment options such as debit card, credit card and ACH debit with instant verification on the credit and debit cards every time a student makes a payment.
- Float loss is minimized.
- Bill presentment to international students
- Electronic payment plans and scheduling of payments.

Given that our college has implemented and is currently using the NetPay service is easy for me

to give you a more simplistic explanation of how NetPay works.

- Our college transmits a bill file, which is used to create the HTML format for the bill and summary data.
- Sallie Mae Solutions houses the bill detail and maps the bill file to the template. Student enters and accesses the University web site, clicks an icon to enroll in EBPP and links to Sallie Mae Solutions.
- Student Enrolls, message appears "view your bills", clicks on view, clicks on pay and payment detail is transmitted to the University to update A/R system.

### **ORACLE HIGHER EDUCATION SOLUTIONS:**

The following are slides highlights from the ORACLE presentation by Dr. Gregory S. Anderson

#### ***What is E-Commerce?***

E-commerce is the collection of tools and practices involving Internet technologies that allow an institution to create, maintain and optimize business relations with students and other constituents.

- Oracle In Higher Education
- Over 500 professional
- Over \$150 million revenue
- Education Initiatives
- History of market leadership
- Dedicated development organization

#### ***E-Commerce Enablers***

- *Communication:* Email Alerts, Portal, Portal Notifications
- *Interaction History:* Capturing touch points with constituents
- *Enterprise Data Record:* One person data scheme
- *Mobile Solutions:* Anywhere any time access to system cost
- *Build vs. Buy:* Cost Effectiveness Vendor Solution or Homegrown?
- Is the functionality mission critical /supports the strategic plan?
- Is the software available from a commercial vendor?
- Who is going to build the software? Consultants. Campus IT?
- Does the institution have the appropriate IT skill sets?
- Does the institution have a proven and tested development methodology?

- What is the entire scope of the project?
- What time commitment is required from the functional staff?

### ***Benefit of Vendor Solutions***

- Purchase prices are known
- Provide 24/7 support organization
- Support cost are predictable
- Quality user documentation and online user manuals
- Allow staff to focus on system operations instead of design, build, test, documentation, support, etc.
- Manage the technology paradigm shift
- Application life cycles are shorter, a full time development staff is expensive to a campus.
- Generally the buy option averages ½ the cost and delivers +80% or required functionality.
- Software development is their business (e.g. Oracle spends 1.1 billion per year on software R&D).
- Incorporate industry best practices into software design.
- Define processes and functionality along w/customers.
- Provide consulting best practices and training courses.
- Provide software upgrades and regulatory compliance.

Their description of the product gave way to a discussion and participation by the audience attending the presentation. The questions and concerns were addressed, such as security, technical needs and benefits to the Colleges and students. The services of electronic presentment and payment of tuition and fees, alumni contributions and other Web based type of institutional receivables is a hot topic in almost every private and state college and university campus. Given this interest, there was no surprise of the overwhelming participation in the presentation.

## ***COMMUNICATE FOR BETTER COLLECTION RESULTS***

*By Michelle H. Brown-Nevers, Ed.D.*

David Harmon, Esq. and Larry Hines of St. John & Wayne, L.L.C. presented to the group about communication strategies to obtain better collection results. This one-hour session reviews various techniques schools can use to reduce their

accounts receivables.

Communication is central to the courts, students, administrative offices at the schools, and the collection agency or the attorney handling the case.

David discussed five basic rules that one should follow to get better results.

1. Communicate from the very beginning
2. Know your student
3. Maintain a paper trail
4. Coordinate between offices
5. Act early to maximize results

Communicating the expectations from the start allows the student to know what is expected of him/her. The student should be informed of her/his obligations to the institution, the consequences for failing to follow procedures, and how accounts that become delinquent are handled. Communication should be included in the institution's bulletin, on it's website, in brochures, and various other mediums used to reach students. Remember, consistency in the language is the key to obtaining better results.

The Student Accounts/Bursar's Office should also know the students. Make sure the information on the student is accurate and current.

Maintaining a paper trail is key to proving a case. Document, Document, Document! Make sure the collection team is trained to maintain documents for all forms of communication.

Be sure all offices are included in the collection efforts. An institution appears unreliable if an account goes to collection and later finds out that the student's financial aid is pending, or the student withdrew and it was not processed. Make sure all relevant offices (Student Accounts/Bursar, Financial Aid, and Registrar) are informed prior to sending an account to collection.

To maximize collection results, the institution must act early. The longer it takes to send the account to collection diminishes the likelihood of retrieving the funds. Acting early increases the success rate. Also make sure that the statute of limitations is met. In New York State, the statute of limitations is six years.

By following these five basic rules, the institution will be better prepared for collection efforts, better



organized in the future, and have less receivables to collect.

*David T. Harmon heads the New York General Practice Department of St. John and Wayne, L.L.C. He received his B.A. from Tufts University and his J.D. from Syracuse University College of Law. David has represented institutions of higher education including Teachers College, Columbia University and has received favorable collection results.*

## CONFERENCE PHOTOGRAPHS

By Lou Seda

### Pictures....we got pictures !!

If you attended our recent annual conference in Syracuse or even if you did not have the chance to make it this year to the conference and want to see the pictures of some of your colleagues in their happy demeanor then go to our web site [www.nysobba.org](http://www.nysobba.org) and click on the photos.

Many thanks to our NYSOBBA Vice President, Peg Ehmann for taking the time to take these wonderful pictures.

## FEDERAL AID UPDATE

By Columbia University's Office of Governmental Affairs

September 12, 2002

Next week, the House Appropriations Committee may consider the Fiscal Year 2003 Labor/HHS/Education appropriations bill. House Appropriations chairman C.W. Bill Young (R-FL) has introduced an FY2003 Labor/HHS appropriations bill based on the President's Labor/HHS budget proposals. The bill, H.R. 5320, had not been debated in the Appropriations Committee. The bill would fund all Labor/HHS programs at exactly the levels requested by the President, which appropriators and many others consider too low. It is believed that Young took this action to fulfill a House Republican leadership commitment to conservative members.

Once the House and Senate each approve versions of this legislation, a joint House-Senate conference committee will meet to resolve the differences between the two bills. It is possible that this legislation will not be approved before the

beginning of the fiscal year (October 1, 2002). If this is the case, programs funded by the Labor/HHS/Education bill will be funded at the current years levels by a continuing resolution until congress completes the bill.

The Senate version of this legislation, which was approved by the Senate Appropriations Committee on July 18, would fund the student aid at the following levels:

- a. **Federal Pell Grant:** \$11.180 billion, \$866 million, or 8.4 percent over FY2002, and \$317 million, or 2.9 percent over the request. The maximum grant would be funded at \$4,100, an increase of \$100, or 2.5 percent over FY2002 and the request.
- b. **Perkins Loans:** \$172.5 million, an increase of \$5 million, or 3 percent over FY2002 and the request.
- c. **Federal Work-Study:** \$1.011 billion, the same as FY2002 and the request.
- d. **Leveraging Educational Assistance Partnership (LEAP):** \$72.5 million, an increase of \$5.5 million, or 8.2 percent over FY2002 and the request.
- e. **Supplemental Education Opportunity Grants (SEOG):** \$725, the same as FY2002 and the request.

The following are the higher education community requests for student aid funding in the FY2003 appropriations bill:

- a. The maximum Pell Grant should be increased by \$500 to \$4,500.
- b. Supplemental Educational Opportunity Grants should be increased by \$150 million to \$875 million.
- c. Leveraging Educational Assistance Partnerships should be increased by \$33 million to \$100 million.
- d. Perkins Loans Capital Contributions should be increased by \$40 million to \$140 million.
- e. Federal Work Study should be increased by \$150 million to \$1.161 billion.
- f. Graduate education programs should be increased by \$17 million to \$58 million.

|                     | FY2002             | FY2003             |                    |
|---------------------|--------------------|--------------------|--------------------|
|                     |                    | Bush request       | Senate bill        |
| Pell<br>--max grant | 11,314B<br>--4,000 | 10,863B<br>--4,000 | 11,180B<br>--4,100 |
| SEOG                | 725M               | 725M               | 725M--             |
| Perkins             | 167.5M             | 167.5M             | 172.5M             |
| Work Study          | 1,011B             | 1,011B             | 1,011B             |
| LEAP                | 67M                | 67M                | 72.5M              |
| Javitz              | 10M                | 10M                | 12M                |
| GAANN               | 31M                | 31M                | 31M                |

If you wish to contact your representatives to encourage them to support increases for the federal student aid programs, you may do so through the Student Aid Alliance website at [www.studentaidalliance.org](http://www.studentaidalliance.org).

## FEDERAL UPDATE

July 23, 2002

The Senate Committee on Appropriations approved the Federal fiscal year (FFY) 2003 funding bill for the Departments of Labor, Health and Human Services (HHS), and Education late last week, clearing the way for action by the full Senate. The bill would increase education funding by \$4.2 billion, \$2.8 billion above the President's budget request and the pending House Budget Resolution. Major differences with the President's proposal include \$500 million more for Title I compensatory education program, \$250 million more for teacher training, and reinstatement of a number of smaller programs eliminated in the Executive budget proposal, including Rural Education, Community Technology Centers, Arts in Education, and Leveraging Educational Assistance Partnerships.

Many members, however, are concerned that the bill did not provide enough money for education. Senator Edward M. Kennedy (D-MA), along with other members of the Committee on Health, Education, Labor, and Pensions, are expected to introduce amendments during floor debate that would increase funding.

Under pressure from fiscal conservatives, House leaders postponed consideration of several 2003 appropriations bills to allow members to focus on

more contentious spending measures, including the one for Labor-HHS-Education. Conservatives are concerned that members would be unwilling to stay within their budget resolution's overall spending limit of \$759 billion if more difficult domestic bills were left undone until the end of the session. Under the new agreement, the Labor-HHS-Education bill is scheduled to be marked up sometime during the first week of September, when Congress returns from August recess.

While recognizing ongoing national economic concerns, we have been urging adoption of the higher Senate numbers to accommodate increasing education demands, especially new requirements under the No Child Left Behind Act. If you have any questions, contact me.

July 12, 2002

**Education Funding.** The appropriations process for education programs appears at last to be moving forward. The Senate tentatively has scheduled a subcommittee markup of its funding bill for July 17 and full committee action for July 18. On the House side, there is considerable behind-the-scenes contention. The President and House leaders are sticking to their 2.8 percent education increase but a number of Republican members are quietly saying that a larger boost is needed. Because of election concerns, they may not want to air their discord until after November 5. Thus, a lame-duck session may be in the offing.

**Welfare Reform.** The Senate soon may be acting on its version of the reauthorization of the massive 1996 welfare reform law. While a draft bill is not yet available, a summary of their committee actions would treat education and vocational rehabilitation much more favorably than the House-passed measure. It still may be difficult to conclude debate this year. There is little time left before the scheduled end of this congressional session. The primary delaying factor is that little progress has been made with the 13 pending appropriations bills, which must be passed.

**Individuals with Disabilities Education Act (IDEA).** The President's Commission on Special Education has issued its report on the reauthorization. It is available at <http://www.ed.gov/inits/commissionsboards/whspecialeducation/index.html>. While both the Senate and House now plan to introduce bills, again here, it may difficult to

enact a law this year.

### July 8, 2002

Staff members from the Senate have indicated that there may be a mark-up of the Federal fiscal year 2003 Labor-HHS-Education appropriations bill as early as the week of July 15. Preliminary indications are that education will not receive a significant share of the increased available allocation.

Action: Contact Senate Committee on Appropriations Chairman Robert C. Byrd (D-WV) and Ranking Member Ted Stevens (R-AK) and Subcommittee on Labor, Health and Human Services, Education Chairman Tom Harkin (D-IA) and Ranking Member Arlen Specter (R-PA). Thank them for education support of the past few years but urge that, despite ongoing national economic and security concerns, education funding is still critical, particularly to meet the demands of the No Child Left Behind Act.

### June 24, 2002

The Congress has begun to make a little progress on the funding front. The Department of Defense and Military Construction appropriations bills are scheduled for House floor action. There still is little possibility that the education bill will be done until near the end of the session; i.e., at least mid-October. On the plus side, high-ranking Republican appropriators have been quoted as saying that they undoubtedly will go beyond the President's overall 2.8 percent increase for education.

The Senate has not agreed on a total amount for education funding. There was some talk that they would use the recently approved 2002 supplemental appropriations bill for that purpose but that never happened.

The Congressional Budget Office now anticipates that the deficit for the current fiscal year may be anywhere from \$100 billion to \$150 billion.

If you have any questions or comments, please contact Clesson Bush at 518-474-1235; fax 518-473-9466; e-mail [cbush@mail.nysed.gov](mailto:cbush@mail.nysed.gov).

## *The Four Agreements*

*Submitted by Shirley Walker*

### ***Be Impeccable With Your Word***

Speak with integrity. Say only what you mean. Avoid using the word to speak against yourself or to gossip about others. Use the power of your word in the direction of truth and love.

### ***Don't Take Anything Personally***

Nothing others do is because of you. What others say and do is a projection of their own reality, their own dream. When you are immune to the opinions and actions of others, you won't be the victim of needless suffering.

### ***Don't Make Assumptions***

Find the courage to ask questions and to express what you really want. Communicate with others as clearly as you can to avoid misunderstandings, sadness, and drama. With just this one agreement, you can completely transform your life.

### ***Always Do Your Best***

Your best is going to change from moment to moment; it will be different when you are healthy as opposed to sick. Under any circumstance, simply do your best, and you will avoid self-judgment, self-abuse, and regret.

From "The Four Agreements: A Toltec Wisdom Book" by Don Miguel Ruiz

## *Top Eight Geniuses of 2001*

*Submitted by Shirley Walker*

1. AT&T fired President John Walter after nine months, saying he lacked intellectual leadership. He received a \$26 million severance package. Perhaps it's not Walter who's lacking intelligence.
2. Police in Oakland, California spent two hours attempting to subdue a gunman who had barricaded himself inside his home. After firing 10 tear gas canisters, officers discovered that the man was standing beside them in the police line, shouting "Please come out and give yourself up."
3. An Illinois man, pretending to have a gun, kidnapped a motorist and forced him to drive to two different automated teller machines, wherein the kidnapper proceeded to withdraw money from his own bank accounts.

4. A man walked into a Topeka, Kan., Kwik Stop, and asked for all the money in the cash drawer. Apparently, the take was too small, so he tied up the store clerk and worked the counter himself for three hours until police showed up and grabbed him.

5. Police in Los Angeles had good luck with a robbery suspect who just couldn't control himself during a lineup. When detectives asked each man in the lineup to repeat the words, "Give me all your money or I'll shoot," the man shouted, "That's not what I said!"

6. A man spoke frantically into the phone, "My wife is pregnant and her contractions are only two minutes apart!" "Is this her first child?" the doctor asked. "No!" the man shouted, "This is her husband!"

7. In Modesto, Calif., Steven Richard King was arrested for trying to hold up a Bank of America branch without a weapon. King used a thumb and a finger to simulate a gun, but unfortunately, he failed to keep his hand in his pocket.

8. Last summer, down on Lake Isabella, located in the high desert, an hour east of Bakersfield, Calif., some folks, new to boating, were having a problem. No matter how hard they tried, they couldn't get their brand new 22-foot boat going. It was very sluggish in almost every maneuver, no matter how much power was applied. After about an hour of trying to make it go, they putted to a nearby marina, thinking someone there could tell them what was wrong. A thorough topside check revealed everything in perfect working condition. The engine ran fine, the out drive went up and down, the prop was the correct size and pitch. So, one of the marina guys jumped in the water to check underneath. He came up choking on water, he was laughing so hard. Under the boat, still strapped securely in place, was the trailer.

## ***Consider The Consequences***

*by Brian Tracy*

The mark of the superior thinker is his or her ability to accurately predict the consequences of doing or not doing something. The potential consequences of any task or activity are the key determinants of how important it really is to you and to your company. This way of evaluating the significance of a task is how you determine what your next frog

really is.

***Long Time Perspective*** - Doctor Edward Banfield of Harvard University, after more than 50 years of research, concluded that "long-time perspective" is the most accurate single predictor of upward social and economic mobility in America. Long time perspective turns out to be more important than family background, education, race, intelligence, connections or virtually any other single factor in determining your success in life and at work.

Your attitude toward time, your "time horizon," has an enormous impact on your behavior and your choices. People who take the long view of their lives and careers always seem to make much better decisions about their time and activities than people who give very little thought to the future.

***Think About Your Future*** - Successful people have a clear future orientation. They think five, ten and twenty years out into the future. They analyze their choices and behaviors in the present to make sure that they are consistent with the long-term future that they desire. In your work, having a clear idea of what is really important to you in the long-term makes it much easier for you to make better decisions about your priorities in the short-term.

***Determine The Consequences*** - By definition, something that is important has long-term potential consequences. Something that is unimportant has few or no long-term potential consequences. Before starting on anything, you should always ask yourself, "What are the potential consequences of doing or not doing this task?"

The clearer you are about your future intentions, the greater influence that clarity will have on what you do in the moment. With a clear long-term vision, you are much more capable of evaluating an activity in the present and to assure that it is consistent with where you truly want to end up.

***Make It A Top Priority*** - If there is a task or activity with large potential positive consequences, make it a top priority and get started on it immediately. If there is something that can have large potential negative consequences if it is not done quickly and well; that becomes a top priority as well. Whatever your frog is, resolve to gulp it down first thing.

***Keep Motivated*** - Motivation requires motive. The greater the positive potential impact that an action or behavior of yours can have on your life, once you

define it clearly, the more motivated you will be to overcome procrastination and get it done quickly.

Thinking continually about the potential consequences of your choices, decisions and behaviors is one of the very best ways to determine your true priorities in your work and personal life.

**Action Exercises** - Review your list of tasks, activities and projects regularly. Continually ask yourself, "Which one project or activity, if I did it in an excellent and timely fashion, would have the greatest positive impact on my life?"

Whatever it is that can help you the most, set it as a goal, make a plan to achieve it and go to work on your plan immediately. Remember the wonderful words of Goethe, "Just begin and the mind grows heated; continue, and the task will be completed!"

#### SEPTEMBER 11 MEMORIALS

Written on September 10, 2002 by Paul Danieu,  
Erie Community College and NYSOBBA President

Like many of you I will be participating in some of the events being held on my campus to remember the horrible events from one year ago. As you participate in these services, I urge you to keep in your prayers the families and friends of the victims who endure this terrible burden every day. Please also pray for the safety of the thousands of service men and women who are still placing their lives in harms way to protect the freedom and liberty that we hold so dear.

This has been and will continue to be a healing time for families from around the world. As such I would remind you to continue to show the compassion and respect of your fellow citizens regardless of their religious or cultural backgrounds. We were all the victims in these attacks. In remembering the firefighters, law enforcement officers, emergency service personnel and the other innocent victims of these attacks please remember to cherish each and every day and all that is dear to you-- your family, your friends, other loved ones and your freedom. God Bless America.

From Michelle H. Brown-Nevers, Newsletter Publisher

I can't help but express my gratitude (once again) for your decision in selecting me as a recipient of the President's Award. Words do not adequately express my appreciation.

When I joined NYSOBBA many of you welcomed me without question or hesitation. The warmth you showed allowed me to continue to progress in this profession. You have become colleagues, role models, and friends. I will always cherish the bond that we have created.

Of course, I was lost for words when my name was called. However, I must thank you for the support you have given to me over the years. Many thanks to my colleagues in the NYC region, fellow NYSOBBA board members, HESG and NYSED staff, Collection Agencies, Lenders, and the NYSOBBA membership at large.

To Paul, once again, thanks for selecting me. Your kind words will always be remembered. Your leadership is taking NYSOBBA to new heights. I look forward to continued enhancements with the newsletter in the months and years to come.

*PS: Please forgive me if I left anyone out in this note.*

#### NEXT NEWSLETTER EDITION

By Michelle Brown-Nevers, Newsletter Publisher

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 hope to publish the next Quarterly on or before November 31, 2002. Please e-mail your articles to me no later than November 15, 2002 at [mhb@nysobba.org](mailto:mhb@nysobba.org).

NYSOBBA 2002-2003 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

\_\_\_\_\_ 1/4 page ad, \$100 per issue

\_\_\_\_\_ 1/2 page ad, \$150 per issue

\_\_\_\_\_ Full page ad, \$250 per issue

(All ads will be printed in black ink)

Newsletter publication preference

\_\_\_\_\_ Summer/Fall (published by 9/30)

\_\_\_\_\_ Autumn (published by 1/31)

\_\_\_\_\_ Spring (published by 5/30)

Advertisements must be sent to: Dr. Michelle H. Brown-Nevers  
Executive Director, Student Administrative Services  
Columbia University - Health Sciences Campus  
630 West 168th Street, 141 Black Building  
New York, New York 10032  
mhb14@columbia.edu

Payment must be sent to Mr. Larry Brennan, Bursar  
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**

**2002-2003 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 \_\_\_\_\_

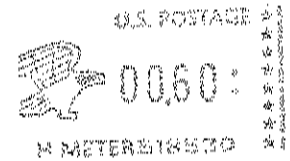
Region \_\_\_\_\_ Fax # \_\_\_\_\_

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

# ***NYSOBBA***

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



Peg Ehmann, Bursar  
University of Rochester School of  
Medicine  
601 Elmwood Ave. - Box 601  
Rochester, NY 14642

---

## ***Highlights of what's inside.....***

---

|   |         |
|---|---------|
| HESC UPDATE.....                          | PAGE 2  |
| BIRDS OF A FEATHER.....                   | PAGE 2  |
| EIGHT CHARGED WITH FRAUD.....             | PAGE 3  |
| THE PERKINS PANEL DISCUSSION.....         | PAGE 5  |
| E-COMMERCE SCHOOL PANEL.....              | PAGE 5  |
| E-COMMERCE DISCUSSION PANEL.....          | PAGE 6  |
| SALLIE MAE NET PAY.....                   | PAGE 8  |
| ORACLE HIGHER EDUCATION SOLUTIONS.....    | PAGE 9  |
| COMMUNICATE FOR BETTER COLLECTIONS.....   | PAGE 9  |
| FEDERAL AID UPDATE.....                   | PAGE 10 |
| FEDERAL UPDATE.....                       | PAGE 10 |
| THE FOUR AGREEMENTS.....                  | PAGE 10 |
| CONSIDER THE CONSEQUENCES.....            | PAGE 11 |
| SEPTEMBER 11 <sup>TH</sup> MEMORIALS..... | PAGE 12 |
| ADVERTISING REQUEST FORM.....             | PAGE 12 |
| MEMBERSHIP FORM.....                      | PAGE 13 |

---

Tuesday, September 17, 2002